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Fill in this information to identify your case:		
United States Bankruptcy Court for the :		
NORTHERN District of ILLINOIS (State)		
Case Number (If known):	Chapter you are filing under:  Chapter 7  Chapter 11  Chapter 12  Chapter 13	☐ Check if this is an amended filing

## Official Form 101

## **Voluntary Petition for Individuals Filing for Bankruptcy**

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together-called a joint case-and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1:	Identify Yourself		
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1. Your f	full name		
govern identifi	he name that is on your iment-issued picture cation (for example, river's license or	Patricia First name Diane	First name
passpo		Middle name	Middle name
identifi	our picture cation to your meeting e trustee.	Dooley Last name	Last name
		Suffix (Sr., Jr., II, III)	Suffix (Sr., Jr., II, III)
2. All otl	her names you		
have years	used in the last 8	First name	First name
	e your married or n names.	Middle name	Middle name
		Last name	Last name
		First name	First name
		Middle name	Middle name
		Last name	Last name
your \$	the last 4 digits of Social Security	XXX - XX - 2295	XXX - XX
Individ	er or federal dual Taxpayer	OR	OR
identif	ication number	<b>9</b> xx - xx	<b>9</b> xx - xx

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Document Dooley Patricia Diane Debtor 1 Case Number (if known)

		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):		
4.	Any business names and Employer Identification Numbers (EIN) you have used in the last 8 years Include trade names and doing business as names	Business name  EIN  EIN	Business name  Business name  EIN  EIN		
5.	Where you live	9551 s. Euclid Ave  Number Street  Chicago IL 60617 City State ZIP Code  COOK County  If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.  Number Street  P.O. Box  City State ZIP Code	If Debtor 2 lives at a different address:    Number   Street		
6.	Why you are choosing this district to file for bankruptcy.	Check one:  Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.  I have another reason. Explain. (See 28 U.S.C. § 1408	Check one:  Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.  I have another reason. Explain. (See 28 U.S.C. § 1408		

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Debtor 1

Patricia Diane Document Dooley

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Case Number (if known)

Pa	Tell the Court About Yo	Bankruptcy Case	_
7.	The chapter of the Bankruptcy Code you are choosing to file under	Check one. (For a brief description of each, see Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)). Also, go to the top of page 1 and check the appropriate box.  Chapter 7	
	under	☐ Chapter 11	
		☐ Chapter 12	
		Chapter 13	
8.	How you will pay the fee	I will pay the entire fee when I file my petition. Please check with the clerk's office in your local court for more details about how you may pay. Typically, if you are paying the fee yourself, you may pay with cash, cashier's check, or money order. If your attorney is submitting your payment on your behalf, your attorney may pay with a credit card or check with a pre-printed address.	
		I need to pay the fee in installments. If you choose this option, sign and attach the Application for Individuals to Pay The Filing Fee in Installments (Official Form 103A).  I request that my fee be waived (You may request this option only if you are filing for Chapter 7. By law, a judge may, but is not required to, waive your fee, and may do so only if your income is less than 150% of the official poverty line that applies to your family size and you are unable to pay the fee in installments). If you choose this option, you must fill out the Application to Have the Chapter 7 Filing Fee Waived (Official Form 103B) and file it with your petition.	
9.	Have you filed for bankruptcy within the last 8 years?	No Yes. District IInbke When	
		District         None         When         Case Number           MM / DD / YYYY	
		District When Case Number MM / DD / YYYY	
10.	Are any bankruptcy cases pending or being filed by a spouse who is not filing this case with you, or by a business parter, or by affiliate?	■ No  Yes. Debtor Relationship to you District When Case Number, if known  MM / DD / YYYY	
		Debtor Relationship to you  District When Case Number, if known  MM / DD / YYYY	
11.	Do you rent your residence?	<ul> <li>No. Go to line 12</li> <li>Yes. Has your landlord obtained an eviction judgment against you and do you want to stay in your residence?</li> <li>No. Go to line 12.</li> <li>Yes. Fill out <i>Initial Statement About an Eviction Judgment Against You</i> (Form 101A) and file it with this bankruptcy petition.</li> </ul>	

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Document Dooley Patricia Diane Debtor 1 Case Number (if known)

Name of business, if any  Name of business,	<ol> <li>Are you a sole proprietor of any full- or part-time business?</li> <li>A sole proprietorship is a</li> </ol>	■ No. □ Yes.	Go to Part 4.  Name and location of	business			
Number   Street   Number   N	business you operate as an individual, and is not a separate legal entity such as		Name of business, if any	ame of business, if any			
Check the appropriate box to describe your business:    Health Care Business (as defined in 11 U.S.C. § 101(27A))   Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B))   Stockbroker (as defined in 11 U.S.C. § 101(53A))   Commodity Broker (as defined in 11 U.S.C. § 101(69))   None of the above    None of the above   None of the above	LLC. If you have more than one sole proprietorship, use a separate sheed and attach it		Number Street				
Health Care Business (as defined in 11 U.S.C. § 101(27A))   Single Asset Real Estate (as defined in 11 U.S.C. § 101(61B))   Stockbroker (as defined in 11 U.S.C. § 101(63A))   Commodity Broker (as defined in 11 U.S.C. § 101(6))   Nane of the above    If you are filling under Chapter 11, the court must know whether you are a small business debtor, you must attach your most rebalances beset, statement of operations, cash-flow statement, and federal income tax return or if any of the documents do not exist, follow the procedure in 11 U.S.C. § 1116(1)(B).   No.   I am not filling under Chapter 11, but I am NOT a small business debtor according to the definition in the Bankruptcy Code.   Yes.   I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code.   Yes.   I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code.   Yes.   I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code.   Yes.   What is the hazard?   If immediate attention   Yes. What is the hazard?   If immediate attention   Yes. What is the hazard?   If immediate attention   Yes. What is the property   If immediate attention   Yes. Where is the property?   Number   Street   Number   Street   Number   Street   Number   Street   Number   Street   Number   Numbe			City			State Zip Cod	le
Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B))   Stockbroker (as defined in 11 U.S.C. § 101(63A))   Commodity Broker (as defined in 11 U.S.C. § 101(69))   None of the above   If you are filing under Chapter 11 of the Bankruptcy Code and are you a small business debtor. Yes addition of small business debtor. See 11 U.S.C. § 101(51D).   No.   I am filing under Chapter 11.   In the court must know whether you are a small business debtor, you must attach your most rebalance sheet, statement of operations, cash-flow statement, and federal income tax return or if any of the documents do not exist, follow the procedure in 11 U.S.C. § 1116(1)(B).   No.   I am filing under Chapter 11.   In the sharkruptcy Code.   Yes.   I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code.   Yes.   I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code.   Yes.   I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code.   Yes.   Y			Check the appropriate	box to describe your bu	siness:		
Stockbroker (as defined in 11 U.S.C. § 101(53A))   Commodity Broker (as defined in 11 U.S.C. § 101(6))   None of the above			☐ Health Care Bus	iness (as defined in 11 U	.S.C. § 101(27A))		
Commodity Broker (as defined in 11 U.S.C. § 101(6))   None of the above    None of the above   None of the above			☐ Single Asset Re	al Estate (as defined in 1	1 U.S.C. § 101(51B))		
Are you filing under Chapter 11 of the Bankruptcy Code and are you a small business debtor you must attach your most re balance shedy a small business debtor?  For a definition of small business debtor, see 11 U.S.C. § 101(51D).  No. I am not filing under Chapter 11, but I am NOT a small business debtor according to the definition in the Bankruptcy Code.  The Bankruptcy Code.  Seport If You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention  No.  What is the hazard?  If you are filing under Chapter 11, the court must know whether you are a small business debtor you must attach your most re balance sheet, statement, and feeral income tax return or if any of the documents do not exist, follow the procedure in 11 U.S.C. § 1116(1)(B).  No. I am not filing under Chapter 11.  No. I am filing under Chapter 11.  No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the Bankruptcy Code.  The Bankruptcy Code.  Yes. What is the hazard?  What is the hazard?  If you are filing under Chapter 11, the court must know whether you are a small business debtor so that a spray of the definition of the definition of the definition in the Bankruptcy Code.  No. I am not filing under Chapter 11, but I am NOT a small business debtor according to the definition in the Bankruptcy Code.  Yes. What is the hazard?  If you are filing under Chapter 11, the court must know whether you are a small business debtor according to that a small business debtor according to the definition in the Bankruptcy Code.  No. I am not filing under Chapter 11, but I am NOT a small business debtor according to the definition in the Bankruptcy Code.  Yes. What is the hazard?  Where is the property?  Number Street			☐ Stockbroker (as	defined in 11 U.S.C. § 10	01(53A))		
Are you filing under Chapter 11 of the Bankruptcy Code and are you a small business debtor, so mall business debtor, see 11 U.S.C. § 101(51D).  If you are filing under Chapter 11, the court must know whether you are a small business debtor, you must attach your most re balance sheet, statement of operations, cash-flow statement, and federal income tax return or if any of the documents do not exist, follow the procedure in 11 U.S.C. § 1116(1)(B).  No. 1 am not filing under Chapter 11.  No. 1 am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the Bankruptcy Code.  Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code.  Part 4:  Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention  No.  Yes. What is the hazard?  If immediate attention is needed, why is it needed?    Where is the property?			☐ Commodity Brok	er (as defined in 11 U.S.	C. § 101(6))		
Chapter 11 of the Bankruptcy Code and are you a small business debtor?  For a definition of small business debtor, see 11 U.S.C. § 101(51D).  No. I am not filing under Chapter 11, but I am NOT a small business debtor according to the definition in the Bankruptcy Code.  Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code.  Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code.  No. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code.  Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code.  No. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code.  Yes. What is the hazard?  If immediate attention is needed, why is it needed?  Where is the property?  Number Street			☐ None of the abo	ve			
In Do you own or have any property that poses or is alleged to pose a threat of imminent and indentifiable hazard to public health or safety?  Or do you own any property that needs immediate attention?  For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?  Where is the property?  Number Street	business debtor, see	☐ No.	am filing under Chapte the Bankruptcy Code. I am filing under Chapte	r 11, but I am NOT a sma		-	
property that poses or is alleged to pose a threat of imminent and indentifiable hazard to public health or safety?  Or do you own any property that needs immediate attention?  For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?  Where is the property?  Number Street	Part 4: Report if You Own or Ha	ve Any Hazard	lous Property or Any Pro	perty That Needs Immedia	ate Attention		
property that poses or is alleged to pose a threat of imminent and indentifiable hazard to public health or safety?  Or do you own any property that needs immediate attention?  For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?  Where is the property?  Number Street		<b>.</b>					
public health or safety?  Or do you own any property that needs immediate attention?  For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?  Where is the property?  Number Street	property that poses or is alleged to pose a threat	_	What is the hazard?				
If immediate attention?  For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?  Where is the property?  Number Street	public health or safety? Or do you own any						
Where is the property?  Number Street	immediate attention? For example, do you own perishable goods, or livestock that must be fed, or a building		If immediate attention is	s needed, why is it neede	d?		
Number Street	tnat needs urgent repairs?						
Other 700 G			Where is the property?				
Ott. 7ID C							
CITY State ZIP C				City	<del></del> ,	State ZIP	Code

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Debtor 1

Diane

Document

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Patricia

Case Number (if known)

Part 5:

Explain Your Efforts to

Tell the court whether you have received a briefing about credit counseling.

> The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

bout Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
ou must check one:	You must check one:
I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.	☐ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.
Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.	Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.
I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.	☐ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.
Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.	Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.
I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.	I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.
To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.	To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.
Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.  Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.	Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you fil You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.  Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.
I am not required to receive a briefing about credit counseling because of:	I am not required to receive a briefing about credit counseling because of:
Incapacity. I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.	Incapacity. I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.
Disability. My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.	Disability. My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.
Active duty. I am currently on active military duty in a military combat zone.	Active duty. I am currently on active military duty in a military combat zone.

motion for waiver of credit counseling with the court.

motion for waiver of credit counseling with the court.

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Debtor 1 Patricia Diane Document Docume

Middle Name Last Name					
ions for Reporting Purposes					
16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."  No. Go to line 16b.					
	-				
No. Go to line 16c. Yes. Go to line 17.					
16c. State the type of debts you	owe that are not consumer debts or business of	debts.			
No. I am not filing under 0	Chapter 7. Go to line 18.				
		· · · ·			
<b>1</b> -49	<b>□</b> 1,000-5,000	25,001-50,000			
<b>50-99</b>	<b>5</b> ,001-10,000	<b>5</b> 0,001-100,000			
<b>1</b> 00-199	<b>1</b> 0,001-25,000	☐ More than 100,000			
200-999					
\$0-\$50,000	☐ \$1,000,001-\$10 million	□\$500,000,001-\$1 billion			
\$50,001-\$100,000	\$10,000,001-\$50 million	□\$1,000,000,001-\$10 billion			
\$100,001-\$500,000	\$50,000,001-\$100 million	\$10,000,000,001-\$50 billion			
	<b>以</b> \$100,000,001-\$500 million	☐More than \$50 billion			
\$0-\$50,000	\$1,000,001-\$10 million	\$500,000,001-\$1 billion			
= ' ' ' '		\$1,000,000,001-\$10 billion			
_ , , , ,	<del>-</del>	\$10,000,000,001-\$50 billion			
□ \$500,001-\$1 million	<b>□</b> \$100,000,001-\$500 million	☐ More than \$50 billion			
I have examined this petition, and correct.	d I declare under penalty of perjury that the info	ormation provided is true and			
I request relief in accordance with	h the chapter of title 11, United States Code, sp	pecified in this petition.			
with a bankruptcy case can resul	t in fines up to \$250,000, or imprisonment for u				
/s/ Patricia Diane Do Signature of Debtor 1		ature of Debtor 2			
	•				
Executed on04/19/201	Execu	uted on			
-	16a. Are your debts primaril as "incurred by an individual No. Go to line 16b.  No. Go to line 16b.  Yes. Go to line 17.  16b. Are your debts primaril money for a business or involves. Go to line 17.  16c. State the type of debts you line 17.  16c. State the type of debts you line 17.  16c. State the type of debts you line 17.  16c. I am filling under Chang administrative expensed line 17.  16d. I am not filling under Chang administrative expensed line 19.  No.  Yes. I am filling under Chang administrative expensed line 19.  16d. State the type of debts you line 19.  No.  Yes. I am filling under Chang administrative expensed line 19.  So-99  100-199  200-999  \$0-\$50,000  \$50,001-\$100,000  \$500,001-\$500,000  \$500,001-\$100,000  \$500,001-\$100,000  \$500,001-\$100,000  \$500,001-\$100,000  \$100,001-\$500,000  \$100,001-\$500,000  \$100,001-\$500,000  \$100,001-\$1 million  I have examined this petition, and correct.  If I have chosen to file under Chapter 7.  If no attorney represents me and this document, I have obtained and I request relief in accordance with I understand making a false state with a bankruptcy case can result 18 U.S.C. §§ 152, 1341, 1519, and 18 U.S.C. §§ 152, 1341, 1519, a	16a. Are your dobts primarily consumer dobts? Consumer dobts are de as "incurred by an individual primarily for a personal, family, or household how as "incurred by an individual primarily for a personal, family, or household how as "incurred by an individual primarily for a personal, family, or household how as "incurred by an individual primarily for a personal, family, or household how as "incurred by a business of investment or through the operation of the busine money for a business or investment or through the operation of the busine how are dobts or business or investment or through the operation of the busine how are dobts or business or investment or through the operation of the busine how are dobts or business or investment or through the operation of the business of the busine			

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Debtor 1	Patricia	Diane	Dooley	Case Number (if known)
	First Name	Middle Name	Last Name	

For your attorney, if you are represented by one

if you are not represented by an attorney, you do not need to file this page. I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

🗶 /s/ Lisa LaShawn Haley	Date	Date: 04/21/201	17
Signature of Attorney for Debtor	24.0	MM / DD / YYYY	
Lisa LaShawn Haley			
Printed name			
Geraci Law L.L.C.			
Firm name			
55 E. Monroe St., #3400			
Number Street			
		60603	
Chicago	IL	00003	
City	IL State	ZIP Code	
<del></del>	State		ilaw.com
City  Contact Phone 312-332-1800	State  Email add	ZIP Code	ilaw.con
City	State	ZIP Code	ilaw.con

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Fill in this in	formation to ident	ify your case:		
Debtor 1	Patricia	Diane	Dooley	_
	First Name	Middle Name	Last Name	
Debtor 2				_
(Spouse, if filing)	First Name	Middle Name	Last Name	
United States	Bankruptcy Court for	the : <u>NORTHERN</u> District of	_ <u>ILLINOIS</u> (State)	
Case Number (If known)	r			

## Official Form 106Sum

#### **Summary of Your Assets and Liabilities and Certain Statistical Information**

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

Part 1: Sun	nmarize Your Assets	
		<b>Your assets</b> Value of what you own
	: Property (Official Form 106A/B) 55, Total real estate, from Schedule A/B	<u> </u>
1b. Copy line	62, Total personal property, from Schedule A/B	\$ 3,754
1c. Copy line	63, Total of all property on <i>Schedule A/B</i>	\$ 3,754
Part 2: Sun	nmarize Your Liabilities	
		Your liabilities Amount you owe
	Creditors Who Have Claims Secured by Property (Official Form 106D) otal you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$0
	: Creditors Who Have Unsecured Claims (Official Form 106E/F) otal claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	<u>\$0</u>
3b. Copy the t	total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$30,964
Part 3: Sun	nmarize Your Liabilities	
	our Income (Official Form 106I) ombined monthly income from line 12 of Schedule I	\$2,361.69
	onthly expenses from line 22c of Schedule J	\$2,160.88

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Case Number (if known)

Document Patricia Diane Debtor 1 First Name Middle Name Last Name

Part 4:	Answer These Questions for Administrative and Statistical Records						
_	Are you filing for bankruptcy under Chapter 7, 11 or 13?  No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.  Yes						
Your famil	<ul> <li>What kind of debt do you have?</li> <li>Your debts are primarily consumer debts. Consumer debts are those "incurred by an individual primarily for a personal, family, or household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159.</li> <li>Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.</li> </ul>						
	From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official Form 122A-1 Line 11; OR, Form 122B Line 11; OR, Form 122C-1 Line 14.  \$3,125.00						
	e following special categories of claims from Part 4, line 6 of <i>Schedule E/F</i> :  art 4 of Schedule E/F, copy the following:	Total claim					
	estic support obligations (Copy line 6a.)	\$_0.00					
9b. Taxe	s and certain other debts you owe the government. (Copy line 6b.)	\$_0.00					
9c. Clain	ns for death or personal injury while you were intoxicated. (Copy line 6c.)	\$_0.00					
9d. Stude	9d. Student loans. (Copy line 6f.) \$_2,175.00						
	pations arising out of a separation agreement or divorce that you did not report as laims. (Copy line 6g.)	\$_0.00					
9f. Debt	s to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	\$_0.00					
9g. <b>Tota</b> l	I. Add lines 9a through 9f.	\$_2,175.00					

	Caso 1 <sup>-</sup>	7 12500 Doc 1	Eilad 04/21/17	Entered 04/21/17 1	5:35:16 D	esc Main	
Fill in this in	formation to ide	ntify your case and this fil		0 of 63	0.00.10	ooo mam	
Debtor 1	Patricia	Diane	Dooley				
	First Name	Middle Name	Last Name				
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name				
United States	Bankruptcy Court for	or the : <u>NORTHERN</u> Distri	ict of <u>ILLINOIS</u>				
Case Number			(State)			Check if	f this is an
(If known)						amende	d filing
Official F	<u>orm 106A</u>	<u>/B</u>					
Schedul	e A/B: Pr	operty					12/15
esponsible for ages, write you on the second of the second	supplying corre ur name and cas  Describe Each Re un or have any le  Describe	ct information. If more spa e number (if known). Ansv sidence, Building, Land, or C gal or equitable interest in	ace is needed, attach a separa wer every question. Other Real Esate You Own or Ha n any residence, building, land	l, or similar property?			
	-	-	our entries fro Part 1, includir		>		\$0.00
							\$0.00
Part 2:	Describe Your Vel	nicles					
No. Yes.  No. Yes.  No. Yes.  No. Yes.  No. Yes.	Describe Make: Model: Year: Approximate Milea Other information: 2004 Mercury Mo 100,000 miles.  t, aircraft, motor Boats, trailers, motor Describe	untaineer with over homes, ATVs and other re ors, personal watercraft, fishing	Who has an interest in the Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 on At least one of the debtors Check if this is comministructions)  Creational vehicles, other vehicles, snowmobiles, motorcycle	ly s and another unity property (see icles, and accessories accessories	Do not deduct securithe amount of any secureditors Who Have Current value of the entire property?  \$ 1,70	ecured claims on Claims Secured ne Curren	Schedule D:
			our entries fro Part 2, includir	ng any entries for pages			\$ 1,704.00
		rsonal and Household Items					
rait 5.							
Do you own o	r have any legal	or equitable interest in any	y of the following items?			Current va portion you Do not deduc or exemption	u own? ct secured claims
	d goods and furn Major appliances, f	uishings urniture, linens, china, kitchenw	<i>v</i> are				
Yes.	Describe	Furniture, linens, small applia	nces, table & chairs, bedroom set		\$1,000		\$1,000.00

Official Form 106A/B Record # 742317 Schedule A/B: Property Page 1 of 6

Filed 04/21/17
Document
Last Name Case 17-12590 Doc 1 Patricia Debtor 1

First Name Middle Name Entered 04/21/17 15:35:16 Page 11 of 63 umber (if known) Desc Main

07. Electronics	
Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music	
collections; electronic devices including cell phones, cameras, media players, games  No.	
Yes. Describe	
TV, computer, printer, music collection, cell phone \$150	,
	\$ <u>150.0</u> 0
08. Collectibles of value	
Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects;	
stamp, coin, or baseball card collections; other collections, memorabilia, collectibles  No.	
Yes. Describe	
	\$ 0.00
09. Equipment for sports and hobbies	
Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes	
and kayaks; carpentry tools; musical instruments	
No.	
Yes. Describe	
	\$0.00
10. Firearms  Examples: Pistols, rifles, shotguns, ammunition, and related equipment	
No.	
Yes. Describe	
	\$ 0.00
11. Clothes	
Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories	
No.	
Yes. Describe	
Everyday clothes, shoes, accessories \$50	
	\$50.00
12. Jewelry	
Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver	
No.	
Yes. Describe	
Everyday jewelry, costume jewelry \$50	
	\$50.00
13. Non-farm animals	
Examples: Dogs, cats, birds, horses	
No.	
Yes. Describe	0.00
14. Any other personal and household items you did not already list, including any health aids you did not list	\$0.00
No.	
Yes. Describe	\$ 0.00
15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached	
for Part 3. Write that number here	\$1,250.00
To Full V. Write that number here	
Part 4: Describe Your Financial Assets	
Do you own or have any legal or equitable interest in any of the following?	Current value of the
	portion you own?  Do not deduct secured claims
	or exemptions
16. Cash	
Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition	
No.	
Yes. Describe	
	e 0.00

Patricia

Debtor 1

Nο

Yes.

No. Yes Describe.....

Describe..

27. Licenses, franchises, and other general intangibles

Examples: Building permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses

Filed 04/21/17 Entered 04/21/17 15:35:16 Desc Main Page 12 of 3 umber (if known) Case 17-12590 Doc 1 Döcument 17. Deposits of money Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each. No. Yes. Describe..... Account Type: Institution name: 800.00 Checking Account Chase Bank 800.00 18. Bonds, mutual funds, or publicly traded stocks Examples: Bond funds, investment accounts with brokerage firms, money market accounts Nο Describe..... Institution or issuer name: Yes. 0.00 19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in No. Describe..... Name of Entity and Percent of Ownership: 0.00 20. Government and corporate bonds and other negotiable and non-negotiable instruments Negotiable instruments include personal checks, cashiers' checks, promissory notes, and money orders. Non-negotiable instruments are those you cannot transfer to someone by signing or delivering them. No. Yes. Describe..... Issuer name: 0.00 21. Retirement or pension accounts Examples: Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans No. Describe..... Type of account and Institution name: Yes. 401(k) or similar plan **Employer** Unknown 0.00 22. Security deposits and prepayments Your share of all unused deposits you have made so that you may continue service or use from a company Examples: Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications No. Yes. Describe..... Institution name or individual: 0.00 23. Annuities (A contract for a periodic payment of money to you, either for life or for a number of years) Describe..... Issuer name and description: Yes. 0.00 24. Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program. 26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1). No. Yes. Describe..... Institution name and description. Separately file the records of any interests.11 U.S.C. § 521(c): 0.00 25. Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers No. Describe..... 0.00 26. Patents, copyrights, trademarks, trade secrets, and other intellectual property Examples: Internet domain names, websites, proceeds from royalties and licensing agreements

0.00

0.00

Case 17-12590 Patricia

Doc 1

Desc Main

Debtor 1

First Name Middle Name Filed 04/21/17
Dooley
Document
Last Name

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Moi	ney or prop	erty owed to yo	u?	Current value of the portion you own? Do not deduct secured claims or exemptions
28.	Tax refund	s owed to you		
	No.	-		
	Yes.	Describe		\$ 0.00
29.	Family sup	port		\$0.00
	Examples:	Past due or lump s	um alimony, spousal support, child support, maintenance, divorce settlement, property settlement	
	No.			
	Yes.	Describe		\$ 0.00
30.	Other amo	unts someone c	wes you	·
			ability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, id loans you made to someone else	
	Yes.	Describe		
24	Interest in	inaanaa nalia		\$0.00
31.		insurance polic Health, disability, o	les r life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance	
	No.		Company Name & Beneficiary:	
	Yes.	Describe		
32.	Any interes	st in property th	at is due you from someone who has died	\$0.00
-	If you are th		iving trust, expect proceeds from a life insurance policy, or are currently entitled to receive	
	Yes.	Describe		\$ 0.00
33.	_	-	s, whether or not you have filed a lawsuit or made a demand for payment ment disputes, insurance claims, or rights to sue	ş <u> </u>
	Yes.	Describe		\$ 0.00
34.	Other cont	ingent and unli	quidated claims of every nature, including counterclaims of the debtor and rights	\$ <u> </u>
	Yes.	Describe	Potential Personal Injury Claim for hit and run in August 2016. The driver at fault has yet to be located.  No attorney has been retained	\$ 0.00
35.	Any financ	ial assets you d	id not already list	\$0.00
	No.			
	Yes.	Describe		\$ 0.00
				<u> </u>
			of your entries from Part 4, including any entries for pages you have attached	\$800.00
	for Part 4. V	Vrite that numbe	er here>	<del></del>
P	art 5:	escribe Any Bus	iness-Related Property You Own or Have an Interest In. List any real estate in Part 1.	
37.	Do you ow	n or have any le	gal or equitable interest in any business-related property?	
	No. Yes.			
				Current value of the portion you own?  Do not deduct secured claims or exemptions
38.	Accounts No.	receivable or co	mmissions you already earned	
	Yes.	Describe		\$ 0.00
			1	<u> </u>

Case 17-12590 Doc 1 Filed 04/21/17 Entered 04/21/17 15:35:16 Desc Main Patricia Page 14 of 63 sumber (if known) Debtor 1 39. Office equipment, furnishings, and supplies Examples: Business-related computers, software, modems, printers, copiers, fax machines, rugs, telephones, desks, chairs, electronic devices Yes. Describe..... 0.00 40. Machinery, fixtures, equipment, supplies you use in business, and tools of your trade Yes. Describe..... 0.00 41. Inventory No. Describe..... Yes. 0.00 42. Interests in partnerships or joint ventures No. Name of Entity and Percent of Ownership: Yes. Describe..... 0.00 43. Customer lists, mailing lists, or other compilations No. Yes. Describe..... 0.00 44. Any business-related property you did not already list Describe..... 0.00 45. Add the dollar value of all of your entries from Part 5, including any entries for pages you have attached \$ 0.00 Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In. If you own or have an interest in farmland, list it in Part 1. 46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property? No. Describe..... Yes 0.00 47. Farm animals Examples: Livestock, poultry, farm-raised fish No. Yes. Describe..... 0.00 48. Crops-either growing or harvested No. Yes. Describe..... 0.00 49. Farm and fishing equipment, implements, machinery, fixtures, and tools of trade No. Yes. Describe..... 0.00 50. Farm and fishing supplies, chemicals, and feed No.

0.00

0.00

\$0.00

Yes. Describe.....

Describe.....

No. Yes.

51. Any farm- and commercial fishing-related property you did not already list

52. Add the dollar value of all of your entries from Part 6, including any entries for pages you have attached

Debtor 1
Patricia
First Name

Case 17-12590
Doc 1
Page 15 of 63 umber (if known)
Page 15 of 63 umber (if known)
Page 15 of 63 umber (if known)

Part 7:

Describe All Property You Own or Have an Interest in That You Did Not List Above

53. Do you have other property of any kind you did not already list?

Examples: Season tickets, country club membership
No.

Yes. Describe.....

54. Add the dollar value of all of your entries from Part 7. Write that number here ...... -->

63. Total of all property on Schedule A/B. Add line 55 + line 62

Part 8: List the Totals of Each Part of this Form		
55. Part 1: Total real estate, line 2		\$ 0.00
56. Part 2: Total vehicles, line 5	\$ 1,704.00	
57. Part 3: Total personal and household items, line 15	\$ 1,250.00	
58. Part 4: Total financial assets, line 36	\$ 800.00	
59. Part 5: Total business-related property, line 45	\$ 0.00	
60. Part 6: Total farm- and fishing-related property, line 52	\$ 0.00	
61. Part 7: Total other property not listed, line 54	\$ 0.00	
62. <b>Total personal property.</b> Add lines 56 through 61	\$ 3,754.00	\$ 3,754.00

0.00

\$0.00

\$3,754.00

Official Form 106A/B Record # 742317 Schedule A/B: Property Page 6 of 6

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Fill in this in	nformation to identif		NAAIIMAN <del>t</del>
	normation to lacinti	y your case.	
Debtor 1	Patricia	Diane	Dooley
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States	s Bankruptcy Court for th	ne: NORTHERN District of	ILLINOIS
		<u> </u>	(State)
Case Numbe	r		
(If known)			

# Official Form 106C

### Schedule C: The Property You Claim as Exempt

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on Schedule A/B: Property (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of Part 2: Additional Page as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions-such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds-may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Part 1: Identif	y the Property You Claim as Exempt	:					
Which set of exc	emptions are you claiming? Check	k one only, even if your spo	ouse is filing with you.				
You are claiming state and federal nonbankruptcy exemptions . 11 U.S.C. § 522(b)(3)							
You are clair	ming federal exemptions. 11 U.S.C.	§ 522(b)(2)					
For any property	y you list on <i>Schedule A/B</i> that yo	u claim as exempt, fill in t	the information below.				
Brief description of the property and line on Schedule A/B that lists this property		Current value of the portion you own	Amount of the exemption you claim	Specific laws that allow exemption			
		Copy the value from Schedule A/B	Check only one box for each exemption				
Brief description:	2004 Mercury Mountaineer with over 100,000 miles.	\$ <u>1,704</u>	\$ 2,400	735 ILCS 5/12-1001(c) - \$2,400.00			
Line from Schedule A/B:	03		100% of fair market value, up to any applicable statutory limit				
Brief description:	Furniture, linens, small appliances, table & chairs, bedroom set	\$_ 1,000	<u></u> \$	735 ILCS 5/12-1001(b) - \$1,000.00			
Line from Schedule A/B:	06		100% of fair market value, up to any applicable statutory limit				
Brief description:	TV, computer, printer, music collection, cell phone	\$ <u>150</u>	<u></u> \$	735 ILCS 5/12-1001(b) - \$150.00			
Line from Schedule A/B:	07		100% of fair market value, up to any applicable statutory limit				
Brief description:	Everyday clothes, shoes, accessories	\$ <u>50</u>	<b></b> \$	735 ILCS 5/12-1001(a),(e) - \$50.00			
Line from Schedule A/B:	<u>11</u>		100% of fair market value, up to any applicable statutory limit				
Official Form 106C	Record # 742317	Schedule C: T	he Property You Claim as Exempt	Page 1 of 2			

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Debtor 1 Patricia

Last Name

Brief description:  Copy the value from Schedule A/B: 12	First Name	Middle Name	Last Name		
Schedule A/B that lists this property    Copy the value from Schedule A/B	Addition	nal Page			
Schedule A/B    Solution   Soluti				Amount of the exemption you claim	Specific laws that allow exemption
Interior schedule A/B: 12				Check only one box for each exemption	
any applicable statutory limit  Checking Account, Chase Bank, gescription:  800.00 \$ 100% of fair market value, up to any applicable statutory limit  375 ILCS 5/12-1001(b) - \$800.00  Schedule A/B: 17		Everyday jewelry, costume jewelry	<u>\$_50</u>	<b>\$</b>	735 ILCS 5/12-1001(b) - \$50.00
description: 800.00 \$ 800 \$ \$ 100% of fair market value, up to any applicable statutory limit    100% of fair market value, up to any applicable statutory limit		12			
any applicable statutory limit    A01(k) or similar plan, Employer,   0.00   \$ Unknown   \$			\$ <u>800</u>	<b></b>	735 ILCS 5/12-1001(b) - \$800.00
sine from 21 00% of fair market value, up to any applicable statutory limit 21 100% of fair market value, up to any applicable statutory limit 21 100% of fair market value, up to any applicable statutory limit 22 1 100% of fair market value, up to any applicable statutory limit 23 ILCS 5/12-1001(h)(4) - \$15,000.00 10 100% of fair market value, up to any applicable statutory limit 25 100% of fair market value, up to any applicable statutory limit 26 100% of fair market value, up to any applicable statutory limit 27 100% of fair market value, up to any applicable statutory limit 27 100% of fair market value, up to any applicable statutory limit 27 100% of fair market value, up to any applicable statutory limit 27 100% of fair market value, up to any applicable statutory limit 27 100% of fair market value, up to any applicable statutory limit 27 100% of fair market value, up to any applicable statutory limit 28 100% of fair market value, up to any applicable statutory limit 28 100% of fair market value, up to any applicable statutory limit 29 100% of fair market value, up to any applicable statutory limit 29 100% of fair market value, up to any applicable statutory limit 20 100% of fair market value, up to any applicable statutory limit 20 100% of fair market value, up to any applicable statutory limit 20 100% of fair market value, up to any applicable statutory limit 20 100% of fair market value, up to any applicable statutory limit 20 100% of fair market value, up to any applicable statutory limit 20 100% of fair market value, up to any applicable statutory limit 20 100% of fair market value, up to any applicable statutory limit 20 100% of fair market value, up to any applicable statutory limit 20 100% of fair market value, up to any applicable statutory limit 20 100% of fair market value, up to any applicable statutory limit 20 100% of fair market value, up to any applicable statutory limit 20 100% of fair market value, up to any applicable statutory limit 20 100% of fair market value, up to any applicable stat		17			
any applicable statutory limit    Potential Personal Injury Claim for hit and run in August 2016. The driver at fault has yet to be located. No attorney has been schedule A/B:   100% of fair market value, up to any applicable statutory limit   100% of fair market value, up to any applicable statutory limit   100% of fair market value, up to any applicable statutory limit   100% of fair market value, up to any applicable statutory limit   100% of fair market value, up to any applicable statutory limit   100% of fair market value, up to any applicable statutory limit   100% of fair market value, up to any applicable statutory limit   100% of fair market value, up to any applicable statutory limit   100% of fair market value, up to any applicable statutory limit   100% of fair market value, up to any applicable statutory limit   100% of fair market value, up to any applicable statutory limit   100% of fair market value, up to any applicable statutory limit   100% of fair market value, up to any applicable statutory limit   100% of fair market value, up to any applicable statutory limit   100% of fair market value, up to any applicable statutory limit   100% of fair market value, up to any applicable statutory limit   100% of fair market value, up to any applicable statutory limit   100% of fair market value, up to any applicable statutory limit   100% of fair market value, up to any applicable statutory limit   100% of fair market value, up to any applicable statutory limit   100% of fair market value, up to any applicable statutory limit   100% of fair market value, up to any applicable statutory limit   100% of fair market value, up to any applicable statutory limit   100% of fair market value, up to any applicable statutory limit   100% of fair market value, up to any applicable statutory limit   100% of fair market value, up to any applicable statutory limit   100% of fair market value, up to any applicable statutory limit   100% of fair market value, up to any applicable statutory limit   100% of fair market			\$Unknown	<u></u> \$	735 ILCS 5/12-1006 - \$0.00
escription: hit and run in August 2016. The driver at fault has yet to be located. No attorney has been chedule A/B: 34	,	21			
any applicable statutory limit  re you claiming a homestead exemption of more than \$155,675?  ubject to adjustment on 4/01/16 and every 3 years after that for cases filed on or after the date of adjustment.)  No.  Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case?	-		e Unknown	∏e 17 000	
No.  Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case?  No.			<b>Ф</b>		735 ILCS 5/12-1001(b) - \$2,000.00
	ine from  Cchedule A/B:  Tre you claiming a  Subject to adjustm  No.  Yes. Did you a	driver at fault has yet to be located. No attorney has been 34  a homestead exemption of more ment on 4/01/16 and every 3 years	than \$155,675? s after that for cases filed on	100% of fair market value, up to any applicable statutory limit or after the date of adjustment .)	735 ILCS 5/12-1001(b) - \$2,000.00
	ine from  Schedule A/B:  re you claiming a Subject to adjustm  No.  Yes. Did you as	driver at fault has yet to be located. No attorney has been 34  a homestead exemption of more ment on 4/01/16 and every 3 years	than \$155,675? s after that for cases filed on	100% of fair market value, up to any applicable statutory limit or after the date of adjustment .)	735 ILCS 5/12-1001(b) - \$2,000.00
	ine from  Schedule A/B:  re you claiming a Subject to adjustm  No.  Yes. Did you as	driver at fault has yet to be located. No attorney has been 34  a homestead exemption of more ment on 4/01/16 and every 3 years	than \$155,675? s after that for cases filed on	100% of fair market value, up to any applicable statutory limit or after the date of adjustment .)	735 ILCS 5/12-1001(b) - \$2,000.00
	ine from  chedule A/B:  re you claiming a  subject to adjustm  No.  Yes. Did you a	driver at fault has yet to be located. No attorney has been 34  a homestead exemption of more ment on 4/01/16 and every 3 years	than \$155,675? s after that for cases filed on	100% of fair market value, up to any applicable statutory limit or after the date of adjustment .)	735 ILCS 5/12-1001(b) - \$2,000.00
	ne from chedule A/B: e you claiming a ubject to adjustm No. Yes. Did you ac	driver at fault has yet to be located. No attorney has been 34  a homestead exemption of more ment on 4/01/16 and every 3 years	than \$155,675? s after that for cases filed on	100% of fair market value, up to any applicable statutory limit or after the date of adjustment .)	735 ILCS 5/12-1001(b) - \$2,000.00
	ne from he chedule A/B: Se you claiming a subject to adjustm No.  Yes. Did you ad	driver at fault has yet to be located. No attorney has been 34  a homestead exemption of more ment on 4/01/16 and every 3 years	than \$155,675? s after that for cases filed on	100% of fair market value, up to any applicable statutory limit or after the date of adjustment .)	735 ILCS 5/12-1001(b) - \$2,000.00
	ne from chedule A/B: e you claiming a ubject to adjustm No. Yes. Did you ac	driver at fault has yet to be located. No attorney has been 34  a homestead exemption of more ment on 4/01/16 and every 3 years	than \$155,675? s after that for cases filed on	100% of fair market value, up to any applicable statutory limit or after the date of adjustment .)	735 ILCS 5/12-1001(b) - \$2,000.00
	ne from  chedule A/B:  e you claiming a  ubject to adjustm  No.  Yes. Did you a	driver at fault has yet to be located. No attorney has been 34  a homestead exemption of more ment on 4/01/16 and every 3 years	than \$155,675? s after that for cases filed on	100% of fair market value, up to any applicable statutory limit or after the date of adjustment .)	735 ILCS 5/12-1001(b) - \$2,000.00
	ne from chedule A/B: e you claiming a ubject to adjustm No. Yes. Did you ac	driver at fault has yet to be located. No attorney has been 34  a homestead exemption of more ment on 4/01/16 and every 3 years	than \$155,675? s after that for cases filed on	100% of fair market value, up to any applicable statutory limit or after the date of adjustment .)	735 ILCS 5/12-1001(b) - \$2,000.00
	ine from  chedule A/B:  re you claiming a  subject to adjustm  No.  Yes. Did you a	driver at fault has yet to be located. No attorney has been 34  a homestead exemption of more ment on 4/01/16 and every 3 years	than \$155,675? s after that for cases filed on	100% of fair market value, up to any applicable statutory limit or after the date of adjustment .)	735 ILCS 5/12-1001(b) - \$2,000.00
	ine from  chedule A/B:  e you claiming a  ubject to adjustm  No.  Yes. Did you ac	driver at fault has yet to be located. No attorney has been 34  a homestead exemption of more ment on 4/01/16 and every 3 years	than \$155,675? s after that for cases filed on	100% of fair market value, up to any applicable statutory limit or after the date of adjustment .)	735 ILCS 5/12-1001(b) - \$2,000.00
	ine from  chedule A/B:  re you claiming a  subject to adjustm  No.  Yes. Did you a	driver at fault has yet to be located. No attorney has been 34  a homestead exemption of more ment on 4/01/16 and every 3 years	than \$155,675? s after that for cases filed on	100% of fair market value, up to any applicable statutory limit or after the date of adjustment .)	735 ILCS 5/12-1001(b) - \$2,000.00
	ine from  ichedule A/B:  re you claiming a  subject to adjustm  No.  Yes. Did you a	driver at fault has yet to be located. No attorney has been 34  a homestead exemption of more ment on 4/01/16 and every 3 years	than \$155,675? s after that for cases filed on	100% of fair market value, up to any applicable statutory limit or after the date of adjustment .)	735 ILCS 5/12-1001(b) - \$2,000.00

Fill in this i	Caso 17 nformation to identi		Filod 04/21/17		04/21/17 of 63	15:35:16	Desc Main	
Debtor 1	Patricia	Diane	Dooley	_				
	First Name	Middle Name	Last Name					
Debtor 2				-				
(Spouse, if filing)	First Name	Middle Name	Last Name					
United State	s Bankruptcy Court for	the : <u>NORTHERN</u> District of _						
Case Numbe	er		(State)				Check if this	s is an
(If known)							amended fill	ing
Official F	orm 106D							
		s Who Have Clain	ns Secured by	Property				12/15
information. If additional pag  1. Do any cro  No. C	more space is need es, write your name editors have claims heck this box and su ill in all of the inform		e, fill it out, number the e	entries, and attac	ch it to this forn	n. On the top of an	у	
Part 1:	List All Secured Clai	ims						
2. List all se	ecured claims. If a c	reditor has more than one sec	cured claim, list the credit	or separately		Column A  Amount of claim	Column A  Value of collateral	Column C Unsecured
		ne creditor has a particular cla claims in alphabetical order ac			[	Oo not deduct the value of collateral	that supports this claim	portion If any

		Caso 17	12500 Doc	1 Filad 04/21/17	Entered 04/21/17 15:35:1	6 Desc Ma	in
Fil	l in this	information to identi	fy your case:		9 of 63	2 2 3 3 111 3	•••
De	ebtor 1	Patricia	Diane	Dooley			
De	SDIOI I	First Name	Middle Name	Last Name			
De	ebtor 2						
(Sp	oouse, if filing	g) First Name	Middle Name	Last Name			
Ur	nited Stat	tes Bankruptcy Court for t	he : <u>NORTHERN</u> Di	strict of <u>ILLINOIS</u>			
Ca	ase Numl	her		(State)		Chec	ck if this is an
	known)	Del				amer	nded filing
)ffi	icial	Form 106E/F	<del>-</del>				
			<del>-</del>				12/15
				Unsecured Claims	s and Part 2 for creditors with NONPRIORIT	TV claims	.2.10
ist th /B: F redit eede op of	ne other Property ors with ed, copy f any ad	r party to any executo y (Official Form 106A/ n partially secured cla y the Part you need, fi ditional pages, write	ory contracts or unexp B) and on Schedule C aims that are listed in Il it out, number the e	pired leases that could result in G: Executory Contracts and Une Schedule D: Creditors Who Havantries in the boxes on the left. A number (if known).	a claim. Also list executory contracts on So expired Leases (Official Form 106G). Do not by Claims Secured by Property. If more spa ettach the Continuation Page to this page. C	chedule include any ice is	
	irt 1:						
1. D	o any c	reditors have priority	unsecured claims ag	ainst you?			
	No.	Go to Part 2.					
L	Yes.						
e n u	each clai nonpriori nsecure	im listed, identify what ity amounts. As much ed claims, fill out the C	type of claim it is. If a as possible, list the cla ontinuation Page of Pa	claim has both priority and nonpri ims in alphabetical order accordi	ecured claim, list the creditor separately for e iority amounts, list that claim here and show to ng to the creditor's name. If you have more the lds a particular claim, list the other creditors in procession booklet.)	both priority and nan two priority	
(-	. 0. 0	on production of output type			Total cla	im Priority	Nonpriority
		1				amount	amount
Pa	rt 2:	List All of Your NONI	PRIORITY Unsecured C	laims			
3. <b>D</b>	o any c	reditors have nonprio	ority unsecured claim	s against you?			
	No. ¹	You have nothing to re	eport in this part. Subr	nit this form to the court with your	other schedules.		
4. L	ist all o	f your nonpriority uns	secured claims in the	alphabetical order of the creditor	or who holds each claim. If a creditor has mo	ore than one	
ir	ncluded		one creditor holds a p	•	listed, identify what type of claim it is. Do not itors in Part 3.If you have more than three nor	•	
	7 4-0-	-					Total claim
4.1	AT&1	ır's Name		Last 4 digits of account number	<del></del>		\$ <u>135.06</u>
		ox 8212		When was the debt incurred?	<del></del>		
	Numbe	er Street					
				As of the date you file, the claim	is: Check all that apply.		
	Auror	ra	IL 60572-8212	Contingent			
	City		State Zip Code	Unliquidated Disputed			
		ves the debt? Check one	).	Disputed			
	=	or 1 only or 2 only		Type of NONPRIORITY unsecure	d claim:		
	=	or 1 and Debtor 2 only		Student loans	a cianti.		
	=	ast one of the debtors and	d another	Obligations arising out of a separ	ration agreement or divorce		
	=	ck if this claim relates t		that you did not report as priority			
	com	munity debt		Debts to pension or profit-sharing	g plans, and other similar debts		
		laim subject to offest?			allular Coming		
	No Yes			Other. SpecifyUtility Bills/C	ellular Service		

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After I	isting any entries on this page, number them be	eginning with 4.4, followed by 4.5, and so forth.	Total Claim
4.2	CDA/Pontiac	Last 4 digits of account number	<b>\$</b> 963.00
1.2	Creditor's Name		
	415 E. Main St.	When was the debt incurred?	
	Number Street		
		As of the date you file the plain in Check all that apply	
		As of the date you file, the claim is: Check all that apply.	
	Streator IL 61364	Contingent	
	City State Zip Code	Unliquidated	
,	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
		that you did not report as priority claims	
'	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offest?	Debts to pension of profit-sharing plans, and other similar debts	
	No	Other. Specify Credit Card or Credit Use	
	Yes	Other. Specify	
4.3	City of Chicago Bureau Parking	Last 4 digits of account number	<b>\$</b> 3,000.00
4.5	Creditor's Name		* <del></del>
	121 N. LaSalle St	When was the debt incurred?	
	Number Street		
	Room 107		
	Nooiii 107	As of the date you file, the claim is: Check all that apply.	
	Chicago IL 60602	Contingent	
	City State Zip Code	Unliquidated	
,	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
		Obligations arising out of a separation agreement or divorce	
	At least one of the debtors and another		
	Check if this claim relates to a	that you did not report as priority claims	
l ,	community debt Is the claim subject to offest?	Debts to pension or profit-sharing plans, and other similar debts	
	No	■ Daht Ound	
	=	Other. Specify Debt Owed	
4.4	Yes Comcast	Last 4 digits of account number	\$ 100.00
4.4	Creditor's Name	Last 4 digits of account number	Ψσσ.σσ
	5330 E. 65th St.	When was the debt incurred?	
	Number Street		
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	Indiananalia IN 46220	Contingent	
	Indianapolis IN 46220	Unliquidated	
Ι,	City State Zip Code Who owes the debt? Check one.	Disputed	
	Debtor 1 only	_	
	<b>=</b>	Type of NONDDIODITY unacquired elemen	
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	☐ Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offest?	_	
	No	Other. Specify Utility Bills/Cellular Service	
	Yes		

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		Case 11-12590	DOC I	FIIEU 04/21/1/	LITTELET 04/21/11 13.33.10	Desc Main
Debtor 1	Patricia	Diane		Document	Page 21 of 63	
	Circt Name	Middle Nome		Loot Name		

Your NONPRIORITY Unsecured Claims - Continuation Page

After li	sting any entries on this page, number them be	eginning with 4.4, followed by 4.5, and so forth.	Total Claim
4.5	Commonwealth Edison	Last 4 digits of account number	<b>\$</b> 1,866.53
1.0	Creditor's Name		
	3 Lincoln Center 4th Floor	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	Oakbrook Terrace IL 60181	Contingent	
		Unliquidated	
v	City State Zip Code  Who owes the debt? Check one.	Disputed	
r	Debtor 1 only		
İ	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
1	= '	Student loans	
}	Debtor 1 and Debtor 2 only		
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
[	Check if this claim relates to a	that you did not report as priority claims	
Ι.	community debt s the claim subject to offest?	Debts to pension or profit-sharing plans, and other similar debts	
	No	Littliby Dillo/Collules Comises	
	₹	Other. Specify Utility Bills/Cellular Service	
4.0	Yes Credit Acceptance	Last 4 digits of account number 5681	<b>\$</b> 6,948.00
4.6	Creditor's Name	Last 4 digits of account number	<u> </u>
	Po Box 513	When was the debt incurred? 2012-04-05	
	Number Street		
	Namber Steet		
		As of the date you file, the claim is: Check all that apply.	
	Southfield MI 48037	Contingent	
		Unliquidated	
- V	City State Zip Code  Who owes the debt? Check one.	Disputed	
l i	Debtor 1 only	_	
l i	= '	Time of NONDRIODITY and a series	
}	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
!	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
[	Check if this claim relates to a	that you did not report as priority claims	
Ι.	community debt	Debts to pension or profit-sharing plans, and other similar debts	
l i	s the claim subject to offest?	<u> </u>	
	No	Other. Specify	
	Yes Credit Box	Land A divide of account countries	<b>\$</b> 250.00
4.7		Last 4 digits of account number	\$ 230.00
	Creditor's Name 1050 E. Flamingo Rd	When was the debt incurred?	
	Ste #S-108	As of the date you file, the claim is: Check all that apply.	
	Log Vorgo NV 00440	Contingent	
	Las Vegas NV 89119	Unliquidated	
,	City State Zip Code  Who owes the debt? Check one.	Disputed	
	Debtor 1 only	<del>_</del>	
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
L	Check if this claim relates to a	that you did not report as priority claims	
.	community debt s the claim subject to offest?	Debts to pension or profit-sharing plans, and other similar debts	
	No		
	=	Other. Specify	
	Yes		

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Pa	Your NONPRIORITY Unsecured Claims - C	ontinuation Page		
After	listing any entries on this page, number them b	eginning with 4.4, followed by 4.5, ar	nd so forth.	Total Claim
4.8	Credit ONE BANK NA	Last 4 digits of account number	NULL	\$ <u>0.00</u>
	Creditor's Name		2044 2045	
	Po Box 98875	When was the debt incurred?	2014-2015	
	Number Street			
		As of the date you file, the claim is	: Check all that apply.	
		Contingent		
	Las Vegas NV 89193	Unliquidated		
	City State Zip Code Who owes the debt? Check one.	Disputed		
	Debtor 1 only			
	Debtor 2 only	Type of NONPRIORITY unsecured	claim:	
	Debtor 1 and Debtor 2 only	Student loans		
	At least one of the debtors and another	Obligations arising out of a separat		
	Check if this claim relates to a	that you did not report as priority cla		
	community debt Is the claim subject to offest?	Debts to pension or profit-sharing p	olans, and other similar debts	
	No	Cradit Card on	Condit Har	
	Yes	Other. Specify Credit Card or	Credit Ose	
4.9	HSBC	Last 4 digits of account number _	<del></del>	<u>\$ 574.00</u>
	Creditor's Name			
	PO Box 5253	When was the debt incurred?		
	Number Street			
	- <del></del> -	As of the date you file, the claim is:	: Check all that apply.	
	Const Chroner	Contingent		
	Carol Stream IL 60197	Unliquidated		
	City State Zip Code  Who owes the debt? Check one.	Disputed		
	Debtor 1 only			
	Debtor 2 only	Type of NONPRIORITY unsecured	claim:	
	Debtor 1 and Debtor 2 only	Student loans		
	At least one of the debtors and another	Obligations arising out of a separat	ion agreement or divorce	
	Check if this claim relates to a	that you did not report as priority cla	aims	
	community debt	Debts to pension or profit-sharing p	olans, and other similar debts	
	Is the claim subject to offest?			
	No	Other. Specify Credit Card or	Credit Use	
_	Yes Majestic Lake Financial			<b>\$</b> 250.00
4.10	Creditor's Name	Last 4 digits of account number		\$ <u>230.00</u>
	635 East Hwy 20	When was the debt incurred?		
	Number Street			
	K	As of the date you file, the claim is	. Check all that apply	
		_	. Спеск ан так арріу.	
	Upper Lake CA 95485	Contingent		
	City State Zip Code	Unliquidated		
	Who owes the debt? Check one.	Disputed		
	Debtor 1 only			
	Debtor 2 only	Type of NONPRIORITY unsecured	claim:	
	Debtor 1 and Debtor 2 only	Student loans		
	At least one of the debtors and another	Obligations arising out of a separat	·	
	Check if this claim relates to a	that you did not report as priority cla		
	community debt	Debts to pension or profit-sharing p	plans, and other similar debts	
	Is the claim subject to offest?	<b>-</b>		
	Yes	Other. Specify		

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Debtor 1 Patricia Diane Document Page 23 of 63 Case Number (if known)

Your NONPRIORITY Unsecured Claims - Continuation Page

After li	sting any entries on this page, number them be	eginning with 4.4, followed by 4.5, and so forth.	Total Claim
4.11	MDG USA	Last 4 digits of account number	<b>\$</b> 935.00
	Creditor's Name		
	3422 Old Capitol Trail	When was the debt incurred?	
	Number Street		
	#1993	As of the date you file, the claim is: Check all that apply.	
	Wilmington DE 19808	☐ Contingent	
	City State Zip Code	Unliquidated	
\ \ \	Vho owes the debt? Check one.	Disputed	
[	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
l i	Debtor 1 and Debtor 2 only	Student loans	
l i	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
1	Check if this claim relates to a	that you did not report as priority claims	
"	community debt	Debts to pension or profit-sharing plans, and other similar debts	
1	s the claim subject to offest?	Books to period of profit criaining plants, and other criminal debte	
	No	Other. Specify	
l i	Yes	Other. Specify	
4.12	Medical Business Bureau	Last 4 digits of account number	<b>\$</b> 3,450.00
7.12	Creditor's Name		-
	PO Box 1219	When was the debt incurred?	
	Number Street		
		As of the date were filler than already by Obertaill Hardward	
		As of the date you file, the claim is: Check all that apply.	
	Park Ridge IL 60068	Contingent	
	City State Zip Code	Unliquidated	
v	Vho owes the debt? Check one.	Disputed	
r	Debtor 1 only		
İ	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
l i	Debtor 1 and Debtor 2 only	Student loans	
}	=		
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
L	Check if this claim relates to a	that you did not report as priority claims	
١.	community debt	Debts to pension or profit-sharing plans, and other similar debts	
l i	s the claim subject to offest?	-	
	■ No □	Other. Specify Medical/Dental Services	
	Yes Merchants Credit		<b>\$</b> 833.00
4.13		Last 4 digits of account number	\$ 000.00
	Creditor's Name 2245 152nd Ave. NE	When was the debt incurred?	
		When was the debt incurred:	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Redmond WA 98052	Unliquidated	
١,	City State Zip Code	Disputed	
'	Vho owes the debt? Check one.		
	Debtor 1 only		
ļ	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
[	Debtor 1 and Debtor 2 only	Student loans	
[	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
[	Check if this claim relates to a	that you did not report as priority claims	
'	community debt	Debts to pension or profit-sharing plans, and other similar debts	
<u> </u>	s the claim subject to offest?		
	No	Other. Specify Credit Card or Credit Use	
	Yes		

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After lis	sting any entries on this page, number them b	peginning with 4.4, followed by 4.5, an	nd so forth.	Total Claim
4.14	Navient	Last 4 digits of account number	1111	\$ <u>2,175.00</u>
	Creditor's Name		1995-2017	
	Po Box 9500	When was the debt incurred?	1995-2017	
	Number Street			
		As of the date you file, the claim is:	Check all that apply.	
	Wilkes Barre PA 18773	Contingent		
	City State Zip Code	Unliquidated		
<u> </u>	/ho owes the debt? Check one.	Disputed		
	Debtor 1 only			
	Debtor 2 only	Type of NONPRIORITY unsecured of	claim:	
[	Debtor 1 and Debtor 2 only	Student loans		
[	At least one of the debtors and another	Obligations arising out of a separati	-	
[	Check if this claim relates to a	that you did not report as priority cla		
la	community debt s the claim subject to offest?	Debts to pension or profit-sharing p	lans, and other similar debts	
	No	O. O. O. O. O. O. O. O. O. O. O. O. O. O		
	Yes	Other. Specify		
4.15	Peoples Gas	Last 4 digits of account number		\$ <u>1,000.00</u>
	Creditor's Name			
	200 E. Randolph Dr.	When was the debt incurred?		
	Number Street			
		As of the date you file, the claim is:	Check all that apply.	
	Chicago II COCOA	Contingent		
	Chicago IL 60601  City State Zip Code	Unliquidated		
v	/ho owes the debt? Check one.	Disputed		
	Debtor 1 only			
	Debtor 2 only	Type of NONPRIORITY unsecured of	claim:	
	Debtor 1 and Debtor 2 only	Student loans		
	At least one of the debtors and another	Obligations arising out of a separati	on agreement or divorce	
	Check if this claim relates to a	that you did not report as priority cla	aims	
	community debt	Debts to pension or profit-sharing p	lans, and other similar debts	
IS	s the claim subject to offest?	LIANGE DING (Cally	ulas Camina	
	Yes	Other. Specify Utility Bills/Cellu	ular Service	
4.16	PLS Loan Store	Last 4 digits of account number		\$ <u>500.00</u>
1.10	Creditor's Name		<del></del>	
	9920 S. Western Ave.	When was the debt incurred?	<del></del>	
	Number Street			
		As of the date you file, the claim is:	Check all that apply.	
	01:	Contingent		
	Chicago IL 60643	Unliquidated		
v	City State Zip Code  Vho owes the debt? Check one.	Disputed		
	Debtor 1 only			
Ī	Debtor 2 only	Type of NONPRIORITY unsecured of	claim:	
	Debtor 1 and Debtor 2 only	Student loans		
[	At least one of the debtors and another	Obligations arising out of a separati	on agreement or divorce	
Ē	Check if this claim relates to a	that you did not report as priority cla	aims	
	community debt	Debts to pension or profit-sharing p	lans, and other similar debts	
ls	s the claim subject to offest?			
	No	Other. Specify PayDay Loan		
	Yes			

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Your NONPRIORITY Unsecured Claims - Continuation Page

After I	isting any entries on this page, number them be	eginning with 4.4, followed by 4.5, and so forth.	Total Claim
	Premier Bank/Charter	Lock Address of account country	<b>\$</b> 359.00
4.17	Creditor's Name	Last 4 digits of account number	<b>\$</b>
	PO Box 5147	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Sioux Falls SD 57117	Unliquidated	
	City State Zip Code	Disputed	
	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	☐ Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
	community debt Is the claim subject to offest?	Debts to pension or profit-sharing plans, and other similar debts	
	No	Other, Specify Credit Card or Credit Use	
	Yes	Other. Specify Credit Card or Credit Use	
4.18	Robert J. Semrad	Last 4 digits of account number	<b>\$</b> 0.00
	Creditor's Name	<del></del>	
	20 S. Clark St., 28th floor	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Chicago IL 60603	Unliquidated	
	City State Zip Code  Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
		that you did not report as priority claims	
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offest?		
	No	Other. Specify Notice Only	
	Yes		
4.19	Rushmore Financial	Last 4 digits of account number	\$ <u>500.00</u>
	Creditor's Name	W	
	PO Box 283	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	Floodroom CD 57020	Contingent	
	Flandreau SD 57028	Unliquidated	
-	City State Zip Code Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offest?		
	No	Other. Specify	
	Yes		

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Part 2+ Your NONPRIORITY Unsecured Claims	- Continuation Page	
After listing any entries on this page, number them	beginning with 4.4, followed by 4.5, and so forth.	Total Claim
4.20 TCF National Bank	Last 4 digits of account number	\$ <u>212.00</u>
Creditor's Name	When we the debt become 10	
PO Box 170995	When was the debt incurred?	
Number Street		
	As of the date you file, the claim is: Check all that apply.	
Milwaukee WI 53217	Contingent	
City State Zip Code	Unliquidated	
Who owes the debt? Check one.	Disputed	
Debtor 1 only		
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Check if this claim relates to a community debt	that you did not report as priority claims	
Is the claim subject to offest?	Debts to pension or profit-sharing plans, and other similar debts	
No	Other. Specify	
Yes	Outor. opcony	
4.21 Trustmark Recovery Services	Last 4 digits of account number	<u>\$ 252.00</u>
Creditor's Name	When was the debt incurred?	
541 Otis Bowen Dr.	when was the debt incurred?	
Number Street		
	As of the date you file, the claim is: Check all that apply.	
Munster IN 46321	Contingent	
City State Zip Code	Unliquidated	
Who owes the debt? Check one.	Disputed	
Debtor 1 only		
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	☐ Student loans	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Check if this claim relates to a community debt	that you did not report as priority claims  Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offest?	Debts to pension or prone-sname plans, and other similar debts	
No	Other. Specify Debt Owed	
Yes		
4.22 United Acceptance INC	Last 4 digits of account number 0401	\$ <u>3,613.00</u>
Creditor's Name	When was the debt incurred? 2012-12-01	
2400 Lake Park Dr Se Ste	When was the debt incurred? 2012-12-01	
Number Street		
	As of the date you file, the claim is: Check all that apply.	
Smyrna GA 30080	Contingent	
City State Zip Code	Unliquidated	
Who owes the debt? Check one.	Disputed	
Debtor 1 only		
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	☐ Student loans	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Check if this claim relates to a community debt	that you did not report as priority claims  Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offest?	Devis to pension or prone-snaring plans, and other similar devis	
No	Other. Specify	
Yes		

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After listing any entries on this page, number then	n beginning with 4.4, followed by 4.5, and so forth.	Total Claim
4.23 Verizon Wireless	Last 4 digits of account number NULL	\$ <u>2,377.00</u>
Creditor's Name		
Po Box 49	When was the debt incurred? 2015-2015	
Number Street		
	As of the date you file, the claim is: Check all that apply.	
	Contingent	
Lakeland FL 33802	Unliquidated	
City State Zip Code	Disputed	
Who owes the debt? Check one.	Disputed	
Debtor 1 only		
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Check if this claim relates to a	that you did not report as priority claims	
community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offest?	Halanaa Oordii Estandia	
Yes	Other. SpecifyUnknown Credit Extension	
4.24 West Bay Acquisitions	Last 4 digits of account number	<b>\$</b> 31.00
Creditor's Name	Last 4 digits of account flumber	<u> </u>
1540 Pontiac Avenue	When was the debt incurred?	
Number Street		
	As of the date you file the plain is. Cheek all that apply	
	As of the date you file, the claim is: Check all that apply.	
Cranston RI 02920	Contingent	
City State Zip Code	Unliquidated	
Who owes the debt? Check one.	Disputed	
Debtor 1 only		
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Check if this claim relates to a	that you did not report as priority claims	
community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offest?		
No	Other. Specify Collecting for Creditor	
Yes Way Internet & Cable		÷ C40.00
4.25 Wow Internet & Cable	Last 4 digits of account number	\$ <u>640.00</u>
Creditor's Name PO Box 63000	When was the debt incurred?	
	When was the debt incurred:	
Number Street		
	As of the date you file, the claim is: Check all that apply.	
Colorado Springs CO 80962	Contingent	
City State Zip Code	Unliquidated	
Who owes the debt? Check one.	Disputed	
Debtor 1 only		
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Check if this claim relates to a	that you did not report as priority claims	
community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offest?		
No	Other. Specify Cable Bill	
Yes		

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Debtor 1 Patricia

Diane

**Document** 

List Others to Be Notified for a Debt That You Already Listed

5. Use this page only if you have others to be notified about your bankruptc example, if a collection agency is trying to collect from you for a debt you 2, then list the collection agency here. Similarly, if you have more than on additional creditors here. If you do not have additional persons to be notified.	owe to someone else, list the original creditor in Parts 1 or ne creditor for any of the debts that you listed in Parts 1 or 2, list the
Portfolio Recovery Assoc.	On which entry in Part 1 or Part 2 list the original creditor?
Name 120 Corporate Blvd., Ste. 100	Line 9 of (Check one): Part 1: Creditors with Priority Unsecured Claims
Number Street	Part 2: Creditors with Nonpriority Unsecured Claims
Norfolk VA 23502	Last 4 digits of account number
City State Zip Code	
Illinois Student Assist Comm	On which entry in Part 1 or Part 2 list the original creditor?
Name 1755 Lake Cook Rd.	Line 14 of (Check one): Part 1: Creditors with Priority Unsecured Claims
Number Street	Part 2: Creditors with Nonpriority Unsecured Claims
Deerfield IL 60015	Last 4 digits of account number <u>111</u> 1
City State Zip Code	
IC Systems Inc.	On which entry in Part 1 or Part 2 list the original creditor?
Name PO Box 64378	Line15 of (Check one):
Number Street	Part 2: Creditors with Nonpriority Unsecured Claims
Saint Paul         MN         55164           City         State         Zip Code	Last 4 digits of account number
ARS National Services	
Name	On which entry in Part 1 or Part 2 list the original creditor?
PO Box 463023	Line 20 of (Check one): Part 1: Creditors with Priority Unsecured Claims
Number Street	Part 2: Creditors with Nonpriority Unsecured Claims
Escondido         CA         92046           City         State         Zip Code	Last 4 digits of account number
Jefferson Capital Systems LLC	On which enters in Port 4 or Port 2 liet the eviginal creditor 2
Name	On which entry in Part 1 or Part 2 list the original creditor?
PO Box 7999	Line 23 of (Check one): Part 1: Creditors with Priority Unsecured Claims
Number Street	Part 2: Creditors with Nonpriority Unsecured Claims
Saint Cloud MN 56302	Last 4 digits of account numberNULL
City State Zip Code	
Receivable Management	On which entry in Part 1 or Part 2 list the original creditor?
Name 3348 Ridge Rd.	Line 24 of (Check one): Part 1: Creditors with Priority Unsecured Claims
Number Street	Part 2: Creditors with Nonpriority Unsecured Claims
Lansing IL 60438	Last 4 digits of account number
City State Zip Code	

Doc 1 Filed 04/21/17 Entered 04/21/17 15:35:16 Desc Main Case 17-12590 Page 29 of 63 **Document** Patricia Diane Debtor 1 First Name Middle Name Last Name Credit Management Co. On which entry in Part 1 or Part 2 list the original creditor? Name PO Box 16346 Line <u>25</u> of (Check one): Part 1: Creditors with Priority Unsecured Claims Part 2: Creditors with Nonpriority Unsecured Claims Number Pittsburgh PA 15242 Last 4 digits of account number \_\_\_\_ \_\_\_ City State Zip Code

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Schedule E/F: Creditors Who Have Unsecured Claims

Patricia Debtor 1

Diane

Add the Amounts for Each Type of Unsecured Claim

**Document** 

Page 30 of 63

6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. § 159. Add the amounts for each type of unsecured claim.

7144 110 4111				
			Total claim	
Total claims from Part 1	6a. Domestic support obligations	6a.	\$	0.00
	6b. Taxes and Certain other debts you owe the government	6b.	\$	0.00
	6c. Claims for death or personal injury while you were intoxicated	6c.	\$	0.00
	6d. <b>Other.</b> Add all other priority unsecured claims. Write that amount here.	6d.	\$	0.00
	6e. <b>Total.</b> Add lines 6a through 6d.	6e.	\$	0.00
			Total claim	
Total claims from Part 2	6f. Student loans	6f.	\$	2,175.00
	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$	0.00
	6h. Debts to pension or profit-sharing plans, and other similar debts	6h.	\$	0.00
	6i. <b>Other.</b> Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$	28,788.59
	6j. <b>Total.</b> Add lines 6f through 6i.	6j.	\$	30,963.59

		Caso 17		ilod 04/21/17		04/21/17 15:35:1	6 Desc Main	
FII	i in this in	formation to iden	itity your case:		1 (	of 63		
De	ebtor 1	Patricia	Diane	Dooley	-			
De	ebtor 2	First Name	Middle Name	Last Name				
	oouse, if filing)	First Name	Middle Name	Last Name	-			
Ur	nited States	Bankruptcy Court fo	r the : <u>NORTHERN</u> District of _	LLINOIS				
Ca	ase Number			(State)			Check if this is	an
	f known)						amended filing	
Offi	icial Fo	orm 106G						
			ory Contracts and					12/1
nforn	nation. If m	nore space is nee	possible. If two married people eded, copy the additional page,					
		•	e and case number (if known).					
1.	_	-	contracts or unexpired leases? submit this form to the court with		∕ou have nothing	else to report on this form		
	_		mation below even if the contract				B)	
_	_ 100.1	in an or are mion	nadon polow even ii ale contact	o or rouses are noted in	Corrodato 7 v B. 1	ropony (emolari emi reervi	<i>-</i> ,	
	-		or company with whom you ha					
	<b>xample, re</b> nexpired le		cell phone). See the instruction	s for this form in the inst	truction booklet fo	or more examples of executor	ry contracts and	
	Person or	company with wi	hom you have the contract or le	2250		State what the contract or I	lease is for	
	. 0.00 0.	· · · · · · · · · · · · · · · · · · ·						
2.1					_			
	Name							
	Number	Street						
	City		State Zip (	Code	_			
2.2								
	Name				_			
					_			
	Number	Street						
	City		State Zip (	Code	_			
2.3								
	Name				_			
	Number	Street			_			
	City		State Zip (	Code				
2.4								
	Name				_			
	Number	Street			_			
	City		State Zip (	Code				
2.5					_			
	Name							
	Number	Street			_			

State Zip Code

City

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Fill in this in	formation to ident	ify your case:	
Debtor 1	Patricia	Diane	Dooley
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States	Bankruptcy Court for	the : <u>NORTHERN</u> District of _	ILLINOIS(State)
Case Number		·····	
(If known)			

# Official Form 106H

Schedule H: Your Codebtors 12/15

Codebtors are people or entities who are also liable for any debts you may have. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, and number the entries in the boxes on the left. Attach the Additional Page to this page. On the top of any Additional Pages, write your name and case number (if known). Answer every question.

any A	dditional Pages, write your name ar	nd case number (if known). Answ	er every question.	
1. <b>D</b>	o you have any codebtors? (If you a	re filing a joint case, do not list eith	ner spouse as a code	btor.)
	No.			
	Yes			
	lithin the last 8 years, have you liverizona, California, Idaho, Lousiiana, N		• ,	unity property states and territories include and Wisconsin.)
	No. Go to line 3.			
	Yes. Did your spouse, former spo	use, or legal equivalent live with yo	ou at the time?	
		e or territory did you live?	Fill ir	n the name and current address of that person.
	Name of your spouse, former spouse or	legal equivalent		
	Number Street			
	City	State	Zip Code	
3	chedule E/F, or Schedule G to fill ou	it Column 2.		Column 2: The creditor to whom you owe the debt
				Check all schedules that apply:
3.1				Schedule D, line
	Name			Schedule E/F, line
	Number Street			Schedule G, line
	City	State	Zip Code	
3.2				Schedule D, line
	Name			Schedule E/F, line
	Number Street			Schedule G, line
_	City	State	Zip Code	
3.3				Schedule D, line
	Name			Schedule E/F, line
	Number Street			Schedule G, line
	City	State	Zip Code	

Official Form 106H Record # 742317 Schedule H: Your Codebtors Page 1 of 1

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Fill in this information to identify your case:			
Debtor 1	Patricia	Diane	Dooley
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States	Bankruntev Court for	the: NORTHERN DISTRICT O	E ILLINOIS
	, ,	uic. <u>Northern Biomore</u>	T ILLINOIO_
Case Number (If known)	r		
(If Known)			

Official Form 106I

A supplement showing post-petition chapter 13 income as of the following date:

MM / DD / YYYY

#### **Schedule I: Your Income**

12/15

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Pa	rt 1: Describe Employment							
1.	Fill in your employment information		Debtor 1		Debtor 2 or non-filing spouse			
	If you have more than one job, attach a separate page with information about additional employers.	Employment status	X Employed Not employed	ı	Employed  Not employed			
	Include part-time, seasonal, or self-employed work.	Occupation	Coordinator					
	Occupation may Include student or homemaker, if it applies.	Employers name	Rosehaven Mano	r				
		Employers address	c/o Universal Mar	agement Services 82	3			
		How long employed there?	Since 12/1/2015					
Part 2: Give Details About Monthly Income								
Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated.  If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.								
				For Debtor 1	For Debtor 2 or non-filing spouse			
2.	<b>List monthly gross wages</b> , <b>salary and commissions</b> (before all payroll deductions). If not paid monthly, calculate what the monthly wage would be.			\$3,125.00	\$0.00			
3.	Estimate and list monthly overtime pay.			\$0.00	\$0.00			
4.	Calculate gross income. Add line 2 + line 3.			\$3,125.00	\$0.00			

 Official Form 106I
 Record # 742317
 Schedule I: Your Income
 Page 1 of 2

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Page 34 of 63
Case Number (if known) Document Patricia Diane Debtor 1 First Name Middle Name Last Name

				For Debtor 1		Debtor 2 or filing spouse		
	Copy	y line 4 here	4.	\$3,125.00		\$0.00		
5. <b>Li</b>		payroll deductions:						
		ax, Medicare, and Social Security deductions	5a. 	\$732.07		\$0.00		
		Mandatory contributions for retirement plans	5b. 	\$0.00		\$0.00		
	5c. <b>V</b>	oluntary contributions for retirement plans	5c. —	\$31.24		\$0.00		
		Required repayments of retirement fund loans	5d. 	\$0.00		\$0.00		
		nsurance	5e.	\$0.00		\$0.00		
5f. Domestic support obligations			5f. 	\$0.00		\$0.00		
	_	Inion dues	5g.	\$0.00		\$0.00		
5h. Other deductions. Specify:			5h.	\$0.00		\$0.00		
		payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e +5f + 5g +5h.	6. _ <b>=</b>	\$763.32	_	\$0.00		
		te total monthly take-home pay. Subtract line 6 from line 4.	7.	\$2,361.69		\$0.00		
8. Lis		other income regularly received:						
	8a.	Net income from rental property and from operating a business,						
		profession, or farm						
		Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total						
		monthly net income.	8a.	\$0.00		\$0.00		
	8b.	Interest and dividends	8b.	\$0.00		\$0.00		
	8c.	Family support payments that you, a non-filing spouse, or a	8c.	\$ 0.00		\$ 0.00		
		dependent regularly receive						
		Include alimony, spousal support, child support, maintenance, divorce						
		settlement, and property settlement.						
	8d.	Unemployment compensation	8d.	\$0.00		\$0.00		
	8e.	Social Security	8e. —	\$0.00		\$0.00		
	8f.	Other government assistance that you regularly receive	8f.	\$0.00		\$0.00		
		Include cash assistance and the value (if known) of any non-cash						
		assistance that you receive, such as food stamps (benefits under the						
		Supplemental Nutrition Assistance Program) or housing subsidies.						
	•	Specify:		•				
	8g.	Pension or retirement income	8g. —	\$0.00		\$0.00		
	8h.	Other monthly income. Specify:	8h. —	\$0.00		\$0.00		
9.	Add	all other income. Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g + 8h.	9	\$0.00		\$0.00		
10.	Calc	ulate monthly income. Add line 7 + line 9.	10.	\$2,361.69		\$0.00		\$2,361.69
	Add	the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	<u> </u>	<del>+=,001100</del>		<b>V</b> 0.00		φ <u>υ</u> ,σσι.σσ
11.	Inclu other Do n	e all other regular contributions to the expenses that you list in Schedule de contributions from an unmarried partner, members of your household, your friends or relatives.  ot include any amounts already included in lines 2-10 or amounts that are notify:	our dependent ot available to				11	\$0.00
12.		the amount in the last column of line 10 to the amount in line 11. The reset that amount on the Summary of Schedules and Statistical Summary of Ce		•	t applies		12.	\$2,361.69
13.		ou expect an increase or decrease within the year after you file this form						
	\ \ \ \ \	No. Yes. Explain:						

Fill in this i	nformation to identify yo	ur case:				
Debtor 1	Patricia	Diane	Dooley	Check if this is	3:	
Dobto- 0	First Name	Middle Name	Last Name	<b>-</b>	ded filing	t notition about a 40
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name	. <u> </u>	ment showing positis of the following of	t-petition chapter 13 date:
United States	s Bankruptcy Court for the : _	NORTHERN DISTRICT C	F ILLINOIS_			
Case Numbe	er		_	MM / DD	/ YYYY	
					=	2 because Debtor 2
Official F	Form 106J			☐ maintains	s a separate house	ehold.
Schedu	le J: Your Ex <sub>l</sub>	penses				12/14
more space is every question	needed, attach another : 1.		= =	are equally responsible for supp ages, write your name and case n		
	Describe Your Household					
1. Is this a jo	oint case? Go to line 2.					
	Does Debtor 2 live in a s	separate household?				
	No.					
	Yes. Debtor 2 mus	t file a separate Schedu	e J.			
2. Do you	have dependents?	X No		Dependent's relationship to	Dependent's	Does dependent live
	ist Debtor 1 and		this information for	Debtor 1 or Debtor 2	age	with you?
Debtor 2	2.	each depen	dent			X No
Do not s names.	state the dependents'					Yes X No
						Yes
						X No
						Yes
						X No
						Yes
						X No
						Yes
-	r expenses include es of people other than	X No				
	f and your dependents?	Yes				
Part 2:	Estimate Your Ongoing Mo	onthly Expenses				
_	-			m as a supplement in a Chapter 1	=	
the applicable		ipicy is filed. If this is a	supplemental <i>Schedule</i> 3	, check the box at the top of the f	orm and mil in	
-	=	<del>-</del>	nce if you know the value		,	Your expenses
			Income (Official Form 106			Tour expenses
	ital or home ownership e t for the ground or lot.	xpenses for your resid	ence. Include first mortgag	ge payments and	4.	\$750.00
	cluded in line 4:					<b>V</b>
4a. R	eal estate taxes				4a.	\$0.00
4b. Pı	roperty, homeowner's, or	renter's insurance			4b.	\$0.00
4c. H	ome maintenance, repair,	and upkeep expenses			4c.	\$50.00
4d. H	omeowner's association of	or condominium dues			4d.	\$0.00

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Patricia Diane Debtor 1 Case Number (if known) \_\_ First Name Middle Name Last Name Your expenses \$0.00 5. Additional Mortgage payments for your residence, such as home equity loans 6. **Utilities:** \$175.00 Electricity, heat, natural gas 6a. 6a. 6h \$0.00 Water, sewer, garbage collection \$210.00 6c. Telephone, cell phone, internet, satellite, and cable service 6c. \$ 0.00 Other. Specify:\_ 6d. 7. \$344.00 7. Food and housekeeping supplies \$0.00 8. 8. Childcare and children's education costs \$73.00 9. Clothing, laundry, and dry cleaning \$65.00 10. 10. Personal care products and services \$50.00 11. Medical and dental expenses 11. \$333.88 **Transportation.** Include gas, maintenance, bus or train fare. 12. Do not include car payments. \$10.00 13. Entertainment, clubs, recreation, newspapers, magazines, and books Charitable contributions and religious donations \$0.00 14. 15. Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20. 15a. \$0.00 15a. Life insurance \$0.00 15b. 15b. Health insurance \$95.00 15c. Vehicle insurance 15c. \$0.00 15d. Other insurance. Specify: 15d. 16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. \$0.00 16. Specify: \_ 17. Installment or lease payments: \$0.00 17a. 17a. Car payments for Vehicle 1 \$0.00 17b. Car payments for Vehicle 2 17b. \$0.00 17c. 17c. Other. Specify:\_ \$0.00 17d 17d. Other. Specify: 18. Your payments of alimony, maintenance, and support that you did not report as deducted \$0.00 from your pay on line 5, Schedule I, Your Income (Official Form 106I). 18. 19. Other payments you make to support others who do not live with you. 19 \$0.00 Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income. 20a. 20a. Mortgages on other property \$ 0.00 \$ 0.00 20b. 20b. Real estate taxes \$ 0.00 20c. 20c. Property, homeowner's, or renter's insurance 20d. \$ 0.00 20d. Maintenance, repair, and upkeep expenses \$ 0.00 20e. 20e. Homeowner's association or condominium dues

Official Form 106J Record # 742317 Schedule J: Your Expenses Page 2 of 3 Case 17-12590 Doc 1 Filed 04/21/17 Entered 04/21/17 15:35:16 Desc Main Document Page 37 of 63

Debtor	1 Patri	cia	Diane	Dooley	Case Number (if known)		
	First Na	ame	Middle Name	Last Name			
21.	Other. S	Specify:	Postage/Bank Fees (\$5.00),		<u> </u>	21.	\$5.00
22	Your mo	nthly exp	ense: Add lines 4 through 21.			22.	\$2,160.88
	The resu	ılt is your ı	monthly expenses.			-	
23.	Calculat	e your mo	onthly net income.				
	23a.	Copy li	ne 12 (your comibined monthly inc	come) from Schedule I.		23a.	\$2,361.69
	23b.	Сору у	our monthly expenses from line 22	2 above.		23b. <b>–</b>	\$2,160.88
	23c.	Subtra	ct your monthly expenses from you	ur monthly income.		23c.	\$200.81
		The res	sult is your monthly net income.			L	·
24.	-	•	increase or decrease in your exp	•			
			ou expect to finish paying for your		• •		
		e paymen	t to increase or decrease because	of a modification to the terms of	or your mortgage?		
	X No	. г.	valoin Lloro:				
	Yes	5. E)	xplain Here:				

 Official Form 106J
 Record # 742317
 Schedule J: Your Expenses
 Page 3 of 3

Fill in this in	Fill in this information to identify your case:				
Debtor 1	Patricia	Diane	Dooley		
	First Name	Middle Name	Last Name		
Debtor 2					
(Spouse, if filing)	First Name	Middle Name	Last Name		
United States	Bankruptcy Court for	r the : <u>NORTHERN</u> District of	ILLINOIS_ (State)		
Case Number (If known)	Γ		_		

#### Official Form 106 Dec

#### **Declaration About an Individual Debtor's Schedules**

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Sign Below		
Did you pay or agree to pay someone who is NOT	an attorney to help you fill out bankruptcy for	ms?
No	,, ,	
Yes. Name of Person		ach Bankruptcy Petition Preparer's Notice, Declaration, and unature (Official Form 119).
Under penalty of perjury, I declare that I have reaccorrect.	I the summary and schedules filed with this de	eclaration and that they are true and
/s/ Patricia Diane Dooley Signature of Debtor 1	Signature of Debtor 2	
04/10/2017		
Date 04/19/2017 MM / DD / YYYY	DateMM / DD / YYYY	

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Fill in this in	Fill in this information to identify your case:					
Debtor 1	Patricia First Name	Diane Middle Name	Dooley  Last Name			
Debtor 2		WILGULE WATHE	Last Name			
(Spouse, if filing)	First Name	Middle Name	Last Name			
United States	Bankruptcy Court for	the : <u>NORTHERN</u> District of	ILLINOIS (State)			
Case Number (If known)	r					

#### Official Form 107

#### Statement of Financial Affairs for Individuals Filing for Bankruptcy

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

number (if known). Answer every question.			
Part 1: Give Details About Your Marital Status and Wh	ere You Lived Before		
01. What is your current marital status?			
Married			
Not married			
- Community			
02 During the last 3 years, have you lived anywhere oth	er than where you live no	w?	
□ No.			
Yes. List all of the places you lived in the last 3 year	rs. Do not include where	ou live now.	
Debtor 1	Dates Debtor 1 lived there	Debtor 2:	Dates Debtor 2 lived there
	iivod diloro	Same as Debtor 1	Same as Debtor 1
9554 S Chappel Ave	FROM 03/2011		
Chicago IL 60617-4722	To 11/2015		
On Metalin the least 0 areas did any condition with			2 (2
03 Within the last 8 years, did you ever live with a spou property states and territories include Arizona, Calif.			
and Wisconsin.)			
■ No.  Yes. Make sure you fill out Schedule H: Your Code	htora (Official Form 106H)		
Tes. Make sure you fill out schedule H. Your Code	biois (Official Forth 100H)		
Part 24 Explain the Sources of Your Income			

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Debtor 1 Patricia Diane Dooley Case Number (if known) First Name Middle Name Last Name 04 Did you have any income from employment or from operating a business during this year or the two previous calendar years? Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1. ☐ No. Yes. Fill in the details Debtor 1 Debtor 2 Sources of income **Gross income** Sources of income **Gross income** Check all that apply (before deductions and Check all that apply (before deductions and exclusions) exclusions) Wages, commissions, Wages, commissions, \$ 11,538 From January 1 of current year until bonuses, tips bonuses, tips the date you filed for bankruptcy: Operating a business Operating a business Wages, commissions, Wages, commissions, \$ 37,000 For last calendar year: bonuses, tips bonuses, tips (January 1 to December 31, 2016) Operating a business Operating a business Wages, commissions, \$ 10,183 Wages, commissions, For the calendar year before that: bonuses, tips bonuses, tips (January 1 to December 31, 2015) Operating a business Operating a business 05 Did you receive any other income during this year or the two previous calendar years? Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1. List each source and the gross income from each source separately. Do not include income that you listed in line 4. Yes. Fill in the details Debtor 1 Debtor 2 Sources of income **Gross income** Sources of income **Gross income** Describe below. (before deductions and Describe below. (before deductions and exclusions) exclusions) Part 3: List Certain Payments You Made Before You Filed for Bankruptcy

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Patricia Diane Dooley Case Number (if known) \_ Debtor 1 First Name Middle Name Last Name Are either Debtor 1's or Debtor 2's debts primarily consumer debts? No. Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,225\* or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$6,225\* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. \* Subject to adjustment on 4/01/16 and every 3 years after that for cases filed on or after the date of adjustment. Yes. Debtor 1 or Debtor 2 or both have primarily consumer debts. During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. Dates of Total amount paid Amount you still owe Was this payment for... payments Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider? Insiders include your relatives; any general partners; relatives of any general partners; partners; partnerships of which you are a general partner; corporations of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations, such as child support and alimony. No. Yes. List all payments to an insider. Dates of **Total amount** Amount you still Reason for this payment payment paid owe 08 Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider? Include payments on debts guaranteed or cosigned by an insider. Nο Yes. List all payments to an insider. Dates of **Total amount** Amount you still Reason for this payment Include creditor's name payment Identify Legal actions, Repossessions, and Foreclosures Part 4: Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding? List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes. No. Yes. Fill in the details. Court or agency Nature of the case Status of the case 10 Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied? Check all that apply and fill in the details below. No. Go to line 11 Yes. Fill in the information below.

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epto	or 1	ratticia	Diane	Dooley	Case Number (If K	10WN)	
		First Name	Middle Name	Last Name			
11		hin 90 days before you filed efuse to make a payment be			nk or financial institution, set off a	ny amounts from y	our accounts
		No. Go to line 11					
		Yes. Fill in the information be	elow.				
12		nin 1 year before you filed fo rt-appointed receiver, a cus			ossession of an assignee for the b	enefit of creditors,	a
	■ N						
D	art 5:	List Certain Gifts and Co	ontributions				
				ou give any gifts with a tot	al value of more than \$600 per pers	son?	
		No.					
	_	Yes. Fill in the details for each					
14	_		for bankruptcy, did y	ou give any gifts or contrib	outions with a total value of more th	nan \$600 to any cha	arity?
		No. Yes. Fill in the details for eac	ch gift.				
P	art 6:	List Certain Losses					
15		nin 1 year before you filed fo	or bankruptcy or sinc	e you filed for bankruptcy,	did you lose anything because of	theft, fire, other dis	saster, or
	_	No.					
		Yes. Fill in the details for each	ch gift.				
P	art 7:	List Certain Payments o	r Transfers				
16	14541						
16	con	sulted about seeking bankr	uptcy or preparing a	bankruptcy petition?	your behalf pay or transfer any pr		ou
	П	No.					
	=	Yes. Fill in the details					
	F	Party Contact Info		Description and value of	any property transferred	Date payment or transfer	Amount of payment
		Geraci Law L.L.C.				2017	Payment/Value:
		55 E. Monroe Street #3400					\$4,000.00: \$0.00 paid prior to filing,
		Chicago,IL 60603					balance to be paid
							through the plan.
	F	Party Contact Info		Description and value of	any property transferred	Date payment or transfer	Amount of payment
		Hananwill Credit Counselin	g	Credit Counseling Services	3	2017	\$25.00
		115 N. Cross St.					
		Robinson, IL 62454					

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Debte	or 1	Patricia	Diane	Dooley	Case I	Number (if known)				
		First Name	Middle Name	Last Name						
17	pror	-	your credito	y, did you or anyone else acting on rs or to make payments to your cre you listed on line 16.		fer any property to any	one who			
	No.									
	=	Yes. Fill in the details.								
18	tran	sferred in the ordinary cours	se of your bu	cy, did you sell, trade, or otherwise usiness or financial affairs? s made as security (such as the gra		-				
	Do r	not include gifts and transfe		ave already listed on this statemer		or or mortgage on you	proporty).			
	_	No. Yes. Fill in the details for each	n gift.							
19		hin 10 years before you filed eficiary? (These are often ca	-	tcy, did you transfer any property trotection devices.)	to a self-settled trust or s	similar device of which	you are a			
	_	No. Yes. Fill in the details for eacl	h gift.							
F	art 8:	List Certain Financial Ac	counts, Instri	uments, Safe Deposit Boxes, and Sto	rage Units					
20	sold	d, moved, or transferred?		y, were any financial accounts or in	-	-				
	_		atives, assoc	iations, and other financial institut	tions.					
	=	No. Yes. Fill in the details.								
				Last 4 digits of account number	Type of account or instrument	Date account was closed, sold, moved,	Last balance before closing or transfer			
						or transferred				
21	-	you now have, or did you ha h, or other valuables?	ve within 1 y	rear before you filed for bankruptc	y, any safe deposit box o	r other depository for s	securities,			
	=	No.								
	Ш	Yes. Fill in the details.		Who else had access to it?	Describe the conte	nts	Do you still			
200							have it?			
22	_	e you stored property in a st	torage unit o	or place other than your home with	in 1 year before you filed	for bankruptcy?				
		Yes. Fill in the details.		Who else has or had access to it?	Describe the conte	nts	Do you still			
							have it?			
	art 9:									
23	-	you hold or control any prop someone.	erty that sor	neone else owns? Include any pro	perty you borrowed from	i, are storing for, or ho	ld in trust			
	_	No. Yes. Fill in the details.								
				Where is the property?	Describe the prope	rty	Value			

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Debtor 1 Patricia Diane Dooley Page 44 of 63

Case Number (if known)

Last Name

	Give Details About Environmen							
For	For the purpose of Part 10, the following definitions apply:							
	Environmental law means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material.							
	Site means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it, including disposal sites.							
	Hazardous material means anything a substance, hazardous material, pollut	nn environmental law defines as a hazardoù tant, contaminant, or similar term.	ıs waste, hazardous substance, toxic					
Rep	port all notices, releases, and proceed	ings that you know about, regardless of wh	nen they occurred.					
24	Has any governmental unit notified y	ou that you may be liable or potentially liab	ole under or in violation of an environment	al law?				
	No.							
	Yes. Fill in the details.							
	_	Governmental unit	Environmental law, if you know it	Date of notice				
25	Have you notified any governmental	unit of any release of hazardous material?						
	No.							
	Yes. Fill in the details.							
		Governmental unit	Environmental law, if you know it	Date of notice				
26	Have you been a party in any judicial	or administrative proceeding under any er	ovironmental law? Include settlements and	orders				
	No.	or daminionality proceeding and any or		ordoro.				
	Yes. Fill in the details.							
	- record many and detailed	Court or agency	Nature of the case	Status of the case				
		Court of agency	Nature of the case	Status of the case				
		Court of agency	Nature of the case	Status of the case				
Pa	Give Details About Your Busine	ess or Connections to Any Business	Nature of the case	Status of the case				
	ant 1 11							
	Within 4 years before you filed for ba	ess or Connections to Any Business	any of the following connections to any bu					
	Within 4 years before you filed for ba  A sole proprietor or self-emple  A member of a limited liability	ess or Connections to Any Business	any of the following connections to any buy, either full-time or part-time					
	Within 4 years before you filed for ba  A sole proprietor or self-emple  A member of a limited liability  A partner in a partnership	ess or Connections to Any Business unkruptcy, did you own a business or have oyed in a trade, profession, or other activity company (LLC) or limited liability partners	any of the following connections to any buy, either full-time or part-time					
	Within 4 years before you filed for ba  A sole proprietor or self-emple  A member of a limited liability  A partner in a partnership  An officer, director, or managi	ess or Connections to Any Business inkruptcy, did you own a business or have oyed in a trade, profession, or other activity company (LLC) or limited liability partners ing executive of a corporation	any of the following connections to any buy, either full-time or part-time					
	Within 4 years before you filed for ba  A sole proprietor or self-emple  A member of a limited liability  A partner in a partnership  An officer, director, or managi	ess or Connections to Any Business unkruptcy, did you own a business or have oyed in a trade, profession, or other activity company (LLC) or limited liability partners	any of the following connections to any buy, either full-time or part-time					
	Within 4 years before you filed for ba  A sole proprietor or self-emple  A member of a limited liability  A partner in a partnership  An officer, director, or managi	ess or Connections to Any Business inkruptcy, did you own a business or have oyed in a trade, profession, or other activity company (LLC) or limited liability partners ing executive of a corporation evoting or equity securities of a corporation	any of the following connections to any buy, either full-time or part-time					
	Within 4 years before you filed for ba  A sole proprietor or self-emple A member of a limited liability A partner in a partnership An officer, director, or managi An owner of at least 5% of the	ess or Connections to Any Business inkruptcy, did you own a business or have oyed in a trade, profession, or other activity company (LLC) or limited liability partners ing executive of a corporation evoting or equity securities of a corporation	any of the following connections to any buy, either full-time or part-time					
	Within 4 years before you filed for ba  A sole proprietor or self-emple A member of a limited liability A partner in a partnership An officer, director, or managi An owner of at least 5% of the  No. None of the above applies. Go Yes. Check all that apply above an	ess or Connections to Any Business inkruptcy, did you own a business or have oyed in a trade, profession, or other activity company (LLC) or limited liability partners ing executive of a corporation evoting or equity securities of a corporation to to Part 12.  Ind fill in the details below for each business.	any of the following connections to any buy, either full-time or part-time ship (LLP)	usiness?				
27	Within 4 years before you filed for ba  A sole proprietor or self-emple A member of a limited liability A partner in a partnership An officer, director, or managi An owner of at least 5% of the  No. None of the above applies. Go Yes. Check all that apply above an  Within 2 years before you filed for ba institutions, creditors, or other partie	ess or Connections to Any Business inkruptcy, did you own a business or have oyed in a trade, profession, or other activity company (LLC) or limited liability partners ing executive of a corporation evoting or equity securities of a corporation to to Part 12.  Ind fill in the details below for each business.	any of the following connections to any buy, either full-time or part-time ship (LLP)	usiness?				
27	Within 4 years before you filed for ba  A sole proprietor or self-emple A member of a limited liability A partner in a partnership An officer, director, or managi An owner of at least 5% of the  No. None of the above applies. Go Yes. Check all that apply above an  Within 2 years before you filed for ba institutions, creditors, or other partie	ess or Connections to Any Business inkruptcy, did you own a business or have oyed in a trade, profession, or other activity company (LLC) or limited liability partners ing executive of a corporation evoting or equity securities of a corporation to to Part 12.  Ind fill in the details below for each business.	any of the following connections to any buy, either full-time or part-time ship (LLP)	usiness?				
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27	Within 4 years before you filed for ba  A sole proprietor or self-emple A member of a limited liability A partner in a partnership An officer, director, or managi An owner of at least 5% of the  No. None of the above applies. Go Yes. Check all that apply above an  Within 2 years before you filed for ba institutions, creditors, or other partie	ess or Connections to Any Business inkruptcy, did you own a business or have oyed in a trade, profession, or other activity company (LLC) or limited liability partners ing executive of a corporation evoting or equity securities of a corporation to to Part 12.  Ind fill in the details below for each business.  Inkruptcy, did you give a financial statements.	any of the following connections to any buy, either full-time or part-time ship (LLP)	usiness?				
27	Within 4 years before you filed for ba  A sole proprietor or self-emple A member of a limited liability A partner in a partnership An officer, director, or managi An owner of at least 5% of the  No. None of the above applies. Go Yes. Check all that apply above an  Within 2 years before you filed for ba institutions, creditors, or other partie	ess or Connections to Any Business inkruptcy, did you own a business or have oyed in a trade, profession, or other activity company (LLC) or limited liability partners ing executive of a corporation evoting or equity securities of a corporation to to Part 12.  Ind fill in the details below for each business.  Inkruptcy, did you give a financial statements.	any of the following connections to any buy, either full-time or part-time ship (LLP)	usiness?				
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27	Within 4 years before you filed for ba  A sole proprietor or self-emple A member of a limited liability A partner in a partnership An officer, director, or managi An owner of at least 5% of the  No. None of the above applies. Go Yes. Check all that apply above an  Within 2 years before you filed for ba institutions, creditors, or other partie	ess or Connections to Any Business inkruptcy, did you own a business or have oyed in a trade, profession, or other activity company (LLC) or limited liability partners ing executive of a corporation evoting or equity securities of a corporation to to Part 12.  Ind fill in the details below for each business.  Inkruptcy, did you give a financial statements.	any of the following connections to any buy, either full-time or part-time ship (LLP)	usiness?				
27	Within 4 years before you filed for ba  A sole proprietor or self-emple A member of a limited liability A partner in a partnership An officer, director, or managi An owner of at least 5% of the  No. None of the above applies. Go Yes. Check all that apply above an  Within 2 years before you filed for ba institutions, creditors, or other partie	ess or Connections to Any Business inkruptcy, did you own a business or have oyed in a trade, profession, or other activity company (LLC) or limited liability partners ing executive of a corporation evoting or equity securities of a corporation to to Part 12.  Ind fill in the details below for each business.  Inkruptcy, did you give a financial statements.	any of the following connections to any buy, either full-time or part-time ship (LLP)	usiness?				
27	Within 4 years before you filed for ba  A sole proprietor or self-emple A member of a limited liability A partner in a partnership An officer, director, or managi An owner of at least 5% of the  No. None of the above applies. Go Yes. Check all that apply above an  Within 2 years before you filed for ba institutions, creditors, or other partie	ess or Connections to Any Business inkruptcy, did you own a business or have oyed in a trade, profession, or other activity company (LLC) or limited liability partners ing executive of a corporation evoting or equity securities of a corporation to to Part 12.  Ind fill in the details below for each business.  Inkruptcy, did you give a financial statements.	any of the following connections to any buy, either full-time or part-time ship (LLP)	usiness?				
27	Within 4 years before you filed for ba  A sole proprietor or self-emple A member of a limited liability A partner in a partnership An officer, director, or managi An owner of at least 5% of the  No. None of the above applies. Go Yes. Check all that apply above an  Within 2 years before you filed for ba institutions, creditors, or other partie	ess or Connections to Any Business inkruptcy, did you own a business or have oyed in a trade, profession, or other activity company (LLC) or limited liability partners ing executive of a corporation evoting or equity securities of a corporation to to Part 12.  Ind fill in the details below for each business.  Inkruptcy, did you give a financial statements.	any of the following connections to any buy, either full-time or part-time ship (LLP)	usiness?				

First Name

Middle Name

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Fait 12. Sign Below	
answers are true and correct. I understand that makin	I Affairs and any attachments, and I declare under penalty of perjury that the g a false statement, concealing property, or obtaining money or property by fraud es up to \$250,000, or imprisonment for up to 20 years, or both.
✗ /s/ Patricia Diane Dooley	×
Signature of Debtor 1	Signature of Debtor 2
Date 04/19/2017 MM / DD / YYYY	Date
Did you attach additional pages to Your Statement of	Financial Affairs for Individuals Filing for Bankruptcy (Official Form 107)?
No	
Yes	
Did you pay or agree to pay someone who is not an at	ttorney to help you fill out bankruptcy forms?
No	
Yes. Name of person	Attach the Bankruptcy Petition Preparer's Notice,  Declaration, and Signature (Official Form 119).

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B2030 (Form 2030) (12/15)

# United States Bankruptcy Court NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In r	·e						
Pat	ricia Diane	Dooley / Debtor			Ca	ase No:	
					Cl	hapter:	Chapter 13
		DISCLO	OSURE OF COMP	ENSATION O	F ATTORNEY F	OR DEB	TOR
	npensation p	o 11 U.S.C. § 329(a) and Fed. paid to me within one year before rendered on behalf of the de	ore the filing of the	petition in bank	cruptcy, or agreed t	to be paid	to me, for services
	For legal	services, I have agreed to acce	pt	\$4,000.00			
	Prior to th	ne filing of this statement I hav	re received	\$0.00			
	Balance I	Due	_	\$4,000.00			
2.	The source	e of the compensation paid to	me was:				
	Deb	otor(s) Other: (spe	ecify)				
3.	The source	e of compensation to be paid to	o me is:				
	De	btor(s) Other: (spe	ecify)				
4.		e not agreed to share the above y law firm.	e-disclosed compens	ation with any	other person unles	ss they are	e members and associates
		e agreed to share the above-dis y law firm. A copy of the agre ned.					
5.	In return for case, inclu	or the above-disclosed fee, I hadding:	ave agreed to render	legal service f	or all aspects of the	e bankrup	otcy
	_	ysis of the debtor's financial si ruptcy;	ituation, and renderi	ng advice to the	e debtor in determi	ining whe	ether to file a petition in
		ration and filing of any petitio	on schadulas statam	ents of affairs	and plan which ma	v be regu	uirad:
	•	esentation of the debtor at the i			•		•
6.		nent with the debtor(s), the abo					-
0.	by agreen	ient with the debtor(3), the door	vve-disclosed fee do	es not merude t	ne following service	cc.	
			CER	TIFICATION	Ţ		
		I certify that the foregoing payment to me for represent	ng is a complete stat	ement of any a	greement or arrang	gement fo	or
		Date: 04/21/2017	/s/	Lisa LaShawn	Haley		
		Date	Sig	nature of Attor	ney		

742317 Page 1 of 1 Record #

Geraci Law L.L.C. Name of law firm

# UNITED SPATTES BANKRUFF TO COURT NORTHERN DISTRICT OF ILLINOIS

### RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, Use for cases filed on or after September 19, 2016)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtors and the attorney that conflicts with this agreement is void.

#### A. BEFORE THE CASE IS FILED

#### THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

#### THE ATTORNEY AGREES TO

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule, and explain how and when the attorney's fees and the trustee's fees are determined and paid.



- Case 17-12590 Doc 1 Filed 04/21/17 Entered 04/21/17 15:35:16 Desc Main 3. Personally review with the debto **Dacting** the conspect of petrological petrological partition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.
- 6. Advise the debtor of the need to maintain appropriate insurance.

#### B. AFTER THE CASE IS FILED

#### THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and when the case is called for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce.)
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

#### THE ATTORNEY AGREES TO

1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.

**PFG Rec# 742-317** CARA Page 2 of 6

- Case 17-12590 Doc 1 Filed 04/21/17 Entered 04/21/17 15:35:16 Desc Mair 2. Inform the debtor that the debtor **Post bequinctual and 49 the Gase** of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.
- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Prepare, file, and serve a notice of conversion to Chapter 7, pursuant to § 1307 (a) of the Bankruptcy Code and Local Bankruptcy Rule 1017-1.
- 17. Provide any other legal services necessary for the administration of the case.



CARA Page 3 of 6

# Case 17-12590 Doc 1 Filed 04/21/17 Entered 04/21/17 15:35:16 Desc Main C. TERMINATION OR CONPERSION OF PAGE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3. If the case is converted to a case under chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the chapter 7 case for any unpaid fees and expenses, pursuant to section 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

#### D. RETAINERS AND PREVIOUS PAYMENTS

1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.



The attorney seeks to have the retainer received by the attorney treated as an advance payment retainer, which allows the attorney to take the retainer into income immediately. The attorney hereby provides the following further information and representations:

- (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows: purpose: provide some money for attorney without waiting 6 months. Advantage to debtor: costs client less by reducing administrative expense and encouraging efficiency rather than charging by hour and submitting bills.
- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;



PFG Rec# 742-317

- Case 17-12590 Doc 1 Filed 04/21/17 Entered 04/21/17 15:35:16 Desc Main (d) Any portion of the retainer that mentarne Page flire 163 responses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing.

#### E. CONDUCT AND DISCHARGE

- 1. Improper conduct by the attorney. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. Improper conduct by the debtor. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. Discharge of the attorney. The debtor may discharge the attorney at any time.

[Remaining page intentionally left blank]



#### Case 17-12590 Doc 1 Filed 04/21/17 Entered 04/21/17 15:35:16 Desc Main F. ALLOWANCE AND PAYMENT OF ATTORNE BS' OF 168S AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$ 4,000.00
- 2. In addition, the debtor will pay the filing fee in the case and other expenses of \$310.00
- 3. Before signing this agreement, the attorney has received ,\$ \_\_\_\_\_\_\_ toward the flat fee, leaving a balance due of \$ \_\_\_\_\_\_ ; and \$ \_\_\_\_\_\_ for expenses, leaving a balance due for the filing fee of \$ \_\_\_\_\_\_
- 4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Date: 3/31/2017

Signed:

Co-Debtor(s)

Do not sign this agreement if the amounts are blank

#### ase 17-12590 Doc 1 Filed **ອີຊາ/2⊈/17aW Enterte**d U4/21/17 15:35.10 Desci **National Headquarters**: 55 E. Monro**q Stock #34**MC<sup>Chica</sup>ໝາຍປີ <u>ຄົດສີ3</u> 0f-ສີສີ-925-1313 help@geracilaw.com Case 17-12590 Desc Main



Consultation Attorney: SHI Date: 3/31/2017 Record #: 742-317

#### Attorney - Client Agreement

The undersigned hires Geraci Law L.L.C. and its associated attorneys for representation in a Chapter 13 bankruptcy under the following terms and conditions. I have signed and received a copy the "Court Approved Retention Agreement" (CARA) between Chapter 13 Debtors and their Attorneys" as established by the Bankruptcy Court for the Northern District of Illinois, and any terms that conflict with it are null and void. I understand I must comply with those terms. Attorney fees for filed Chapter 13 Bankruptcy shall be the fee stated in the CARA I have received the 11U.S.C § 527(a) disclosures. I have been advised of my chapter 7 alternative and choose to file Chapter 13 instead even though it usually costs more. More than one attorney and paralegal will work on my case.

FEES: This does NOT INCLUDE court filing fees of \$310, costs for credit counseling or financial management classes. Any amount not paid prior to the case being filed shall be paid through the Chapter 13 Trustee. These fees are fixed, but the attorneys may apply to the court for appeals. If the Court awards additional fees, they will also be paid through the Chapter 13 Trustee. Fees are "flat fees" and "advance payment

additional fees if allowed by the CARA or other circumstances, such as extended evidentiary hearings, contested adversary proceedings or retainers" for pre-filing and pre-confirmation work, become property of this firm on payment, and are deposited into the firm's operating account. Payments are applied to the "flat fee". If this contract is terminated by either party prior to the filing of the case, we will submit any dispute to binding arbitration within 30 days. If I close my file or breach this contract I agree to pay for the work done to that time. I assign to my attorney all amounts tendered as filing fees or court costs and authorize my attorney to transfer said funds from his trust account to his operating account in payment of all outstanding fees owed by me if case is not filed. No other work: Geraci Law is not representing me in state or other courts regarding creditors in my bankruptcy. Any state court action not stopped by the Automatic Stay of a filed bankrutpcy is my responsibility. Injury or other claims or property I must disclose any such claims or propery I now have or acquire after filing Chapter 13 to both the Chapter 13 trustee and to the court in a filed amendment and obtain authority to keep them or pay those claims to the Trustee. months. The payment and length of the plan are based PLAN: The plan payment is estimated to be \$ per month for on the information I have provided, including income, expenses, assets and bests. If these amounts are not accurate, my plan payment or duration may need to be increased. In addition, the Court, Chapter 13 Trustee or creditors could object to my proposed Chapter 13 payment, which may cause it to increase. I further understand that if my income or expenses change during my Chapter 13, my plan payment may have to change. I agree to read my petition and plan and study it before signing it so I know what is included, INCLUDING what I am listing as debts, what my property is, what my assets are and if they are claimed as exempt, and to make full disclosure. My plan payment DOES include the following, unless stated otherwise: mortgage arrears; association arrears; vehicles; tax debt; support obligations that are post due (but not future) parking tickets (not traffic fines); debts pursuant to a divorce decree/marital settlement you listed; other secured debts including furniture, electronics, etc.; all other unsecured debts; other: My plan payment does NOT include include future mortgage, rent, condo fees and support payments; criminal fines/court fees; rent/lease arrears; student loan principal and interest unless 100% planned to unsecured creditors, sold property taxes; debts incurred after the case is filed, including any association fees as long as the property is in my name; other Student loans: are usually NEVER paid 100% in a Chapter 13, but are paid the same percentage as unsecured creditors without interest, so my student loans will CONTINUE to accrue interest, and if I don't pay them directly they will be even larger at the end of the plan, so I have been told about this and I will deal with my student loans myself directly Debts not discharged if they not paid in full: student loans; educational debts; unfiled or late filed tax debts; undisclosed debts; support/maintenance debts; debts incurred by fraud, or debts listed in your red folder or found non-dischargeable by a Judge. Representation limited to Bankruptcy Court We do not represent you in state court, or in loan modifications or similar matters. If I am eligible to receive a tax refund during my Chapter 13, I understand I must turn it over to the Chapter 13 Trustee unless I am specifically advised that I do not need to. This may change on a yearly basis, so I must check with my attorneys every year. I also understand that if I receive any significant sums of money other than through employment, including but not limited to life insurance proceeds, workers compensation award, personal injury or other court settlement, I MUST notify my attorney immediately and I may have to pay some or all of the funds into my Chapter 13 plan. I cannot transfer any property or incur any credit or debt without the express permission of my attorney or the Court and I must make full

disclosure of all income, expenses, debts and assets in my initial consultation and on my bankruptcy petition. If I fail to remain current in a domestic support obligation, fail to certify to the Court that I have remained current, or if I fail to take my financial management class, that my case may be closed without a discharge, and will be required to pay a fee to have it reopened.

LEY (Debtor) (Joint Debtor) Dated: 3/81/247 Representing Geraci Law L.L.C.

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# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Patricia Diane Dooley / Debtor	Bankruptcy Docket #:
	Judge:

#### **VERIFICATION OF CREDITOR MATRIX**

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

I DECLARE UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

Dated: 04/19/2017 /s/ Patricia Diane Dooley

**Patricia Diane Dooley** 

X Date & Sign

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<sup>\*</sup> Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property: Fine up to \$500,000 or up to 5 years imprisonment or both. 18 U.S.C. 152 and 3571.

B 201A (Form 201A) (11/11)

#### UNITED STATES BANKRUPTCY COURT

# NOTICE TO CONSUMER DEBTOR(S) UNDER §342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly- addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

#### 1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <u>before</u> the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

#### 2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

#### Chapter 7: Liquidation (\$245 filing fee, \$75 administrative fee, \$15 trustee surcharge: Total fee \$335

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are

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Form B 201A, Notice to Consumer Debtor(s)

In re Patricia Diane Dooley / Debtor

Page 2

found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

### <u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

#### **Chapter 11:** Reorganization (\$1,167 filing fee, \$550 administrative fee: Total fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

#### Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

#### 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

**WARNING:** Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The

Dated: 04/19/2017	/s/ Patricia Diane Dooley	
	Patricia Diane Dooley	
Dated: 04/21/2017	/s/ Lisa LaShawn Haley	
	Attorney: Lisa LaShawn Haley	

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Debto	г 1	Patricia First Name	Diane  Middle Name	Dooley  Last Name	Case Number	(if known)	
Par	t 6:	Answer These Questions	s for Reporting Purposes				
16.		at kind of debts do have?	as "incurred by a line of the	an individual primarily for a ne 16b. ine 17. s primarily business de iness or investment or thro ne 16c. ine 17.	ebts? Consumer debts are depersonal, family, or household bets? Business debts are debugh the operation of the busing the consumer debts or business	d purpose."  ots that you incurred to obtain less or investment.	
	Cha Do y any excl adm are avai	you filing under pter 7?  you estimate that after exempt property is luded and hinistrative expenses paid that funds will be liable for distribution nsecured creditors?	□No.		property is excluded and ribute to unsecured creditors?	-	
		many creditors do estimate that you?	■ 1-49 □ 50-99 □ 100-199 □ 200-999	5,00	00-5,000 01-10,000 001-25,000	☐ 25,001-50,000 ☐ 50,001-100,000 ☐ More than 100,000	
	esti	v much do you mate your assets to vorth?	\$0-\$50,000 \$50,001-\$100,00 \$100,001-\$500,0 \$500,001-\$1 mill	00	000,001-\$10 million ,000,001-\$50 million ,000,001-\$100 million 0,000,001-\$500 million	☐\$500,000,001-\$1 billion ☐\$1,000,000,001-\$10 billion ☐\$10,000,000,001-\$50 billion ☐More than \$50 billion	
		much do you mate your liabilities e?	\$0-\$50,000 \$50,001-\$100,00 \$100,001-\$500,0 \$500,001-\$1 mill	00 □\$10 000 □\$50	000,001-\$10 million ,000,001-\$50 million ,000,001-\$100 million 0,000,001-\$500 million	☐ \$500,000,001-\$1 billion ☐ \$1,000,000,001-\$10 billion ☐ \$10,000,000,001-\$50 billion ☐ More than \$50 billion	***************************************
Part	7:	Sign Below					
For y	ou'		correct.  If I have chosen to file of title 11, United State under Chapter 7.	under Chapter 7, I am awa is Code. I understand the re	elief available under each chap	le, under Chapter 7, 11,12, or 13 pter, and I choose to proceed	
			this document, I have o	obtained and read the notic	e required by 11 U.S.C. § 342		
			I understand making a	false statement, concealing can result in fines up to \$2	50,000, or imprisonment for u	or property by fraud in connection	
			Executed on _ : C	<u>941 / 9</u> /2017 MM / DD / YYYY	Execu	uted on	

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Fill in this information to identify your case:			
Debtor 1	Patricia	Diane	Dooley
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
		r the : <u>NORTHERN</u> District of	ILLINOIS (State)
Case Number (If known)	r		<del></del>
<u> </u>			

#### Official Form 106 Dec

#### **Declaration About an Individual Debtor's Schedules**

12/15

 $If two \ married \ people \ are \ filing \ together, \ both \ are \ equally \ responsible \ for \ supplying \ correct \ information.$ 

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Sign Below		
Did you pay or agree to pay someone who is NOT an attorney	help you fill out bankruptcy forms?	
No		
Yes. Name of Person		otcy Petition Preparer's Notice, Declaration, and cial Form 119).
•		
Under penalty of perjury, I declare that I have read the summa correct.	and schedules filed with this declaration a	nd that they are true and
Signature of Debtor 1	Signature of Debtor 2	<del></del>
Date 24/19/2017 MM / DD / YYYY	Date	
	== / ////	

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Debtor 1	Patricia	Diane	Dooley	Case Number (if known)
	First Name	Middle Name	Last Name	

Part 12: Sign Below
I have read the answers on this Statement of Financial Affairs and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both.  18 U.S.C. §§ 152, 1341, 1519, and 3571.  Signature of Debtor 1  Date  MM / DD / YYYY  MM / DD / YYYY
Did you attach additional pages to Your Statement of Financial Affairs for Individuals Filing for Bankruptcy (Official Form 107)?
■ No
Yes
Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms?
■ No
Yes. Name of person Attach the Bankruptcy Petition Preparer's Notice,  Declaration, and Signature (Official Form 119).

### Case 17-12590 Doc 1 Filed 04/21/17 Entered 04/21/17 15:35:16 Desc Main DISCLAIMER Deleters have read as a gree:

- 1. Divorce or family support debts to a spouse, ex-spouse, child, guardian ad litem or similar person or entity in connection with a separation agreement, divorce decree or court order are not dischargable. Priority support debts must be paid in full in your Chapter 13 or it cannot be confirmed. DEBTS YOU AGREED TO ASSUME IN MARITAL SETTLEMENT AGREEMENTS are NON-DISCHARGEABLE if your ex-spouse files an adversary complaint, and the Judge rules that (a) you do not have the ability to pay the debt OR (b) discharging such debt would result in a benefit to you that outweighs the detriment to ex-spouse or your child. You agree to get advice in writing from your divorce attorney and send to us with copy of agreement. You must list any ex-spouse or spouse as a creditor. No guarantee any divorce debt is dischargeable. Property you are still on title to, or have a right to in a divorce, may be taken by a Bankruptcy trustee in a Chapter 7 and sold, or may be disposable income in a 13.
- 2. Student loans and educational benefits are not discharged in Chapter 7 or 13 if government insured loan or owed to non-profit school unless you pay us to file a complaint within the bankruptcy to prove repayment would be an "undue hardship", and win. Interest on student loans continue to run while you are in a Chapter 13.
- 3. Cosigners, joint applicants, debts of persons other than debtor, debts incurred during marriage in community property states, or for family support are not discharged and joint, community or co-signers are not protected from collection unless you pay 100% of the debt. Creditors can collect from co-signors and put your bankruptcy on their credit report, and report them negatively to credit bureaus. You may prevent this by making the regular payments to the creditor. Creditors can liquidate collateral of your co-signer and refuse to continue payment in installments. Property you are joint on with other persons can be LIQUIDATED to pay your creditors.
- 4. TAX DEBTS. Most taxes are not discharged in bankruptcy. However, income tax debt (1040 type tax) can be discharged if the following four rules are met:

  (1). The tax return was DUE at least 3 YEARS (plus extensions) before the filing of your bankruptcy case. (2). You FILED your income tax return at least 2 YEARS before your bankruptcy was filed. (You did not file a return if the tax authority or IRS had to file one for you, or if you didn't send the return to the District Director) (3). You did not wilfully intend to evade the tax. (4). The tax must have been ASSESSED over 240 DAYS before the bankruptcy filing. We recommend you meet with the IRS or state department of revenue to make sure all the conditions have been met, before you hire us or file a bankruptcy. Fraudulent taxes and taxes on unfiled returns can be discharged in a Chapter 13 case. Time in an offers in compromise, & time in bankruptcy plus 6 months, will extend the above time periods. Employers' share of FICA & FUTA is dischargeable, but not trust fund taxes like the employee's funds or sales tax.
- 5. Fines, traffic tickets, parking tickets, penalties to governmental unit are not discharged in Chapter 7, may not be discharged in 13 without full payment.
- 6. Non filing spouse: If you file individually, your spouse is not our client. Only your debts are discharged. If you want to protect a non-filing spouse, pay their bills or file a joint case with them. Family expenses (medical bills, rent and necessities may be collected from a non-filing spouse). Wisconsin, community property is liable for community debts. 7. DUI PERSONAL INJURIES, DEBTS YOU DON'T LIST are not discharged.
- 8. DEBTS where creditors successfully object to discharge may survive Creditors, the Trustee, or Court, can try to deny discharge based on many factors,
- a. Income sufficient to pay a percentage of your unsecured debt.
   b. Failure to keep books and records documenting your financial affairs.
   c. Luxury purchases or cash advances within 60 days of filing or without intent or ability to repay.
   d. Debts you made by false pretenses, breach of fiduciary duty, wilful and malicious injuries to others
   e. Benefit overpayments like aid or unemployment if a determination of fraud has been made before or during bankruptcy.
   f. Failure to appear at meetings, court dates, or co-operate with the Trustee.
- 9. INTEREST ON NON-DISCHARGEABLE DEBTS in a Chapter 13 continues to accrue, and CREDITORS WHO DO NOT FILE CLAIMS in your Chapter 13 plan within 90 days (180 days for governmental units) of the meeting of creditors, do not get paid. Your plan and their claim should provide for interest at contract rate, or you will have to pay the debt outside the Chapter 13 plan. Property taxes must be paid by you directly to avoid sale for delinquent taxes.
- 10. LIQUIDATION OF REAL AND PERSONAL PROPERTY. If you file a Chapter 7, any property that is not listed and claimed exempt on Schedule C pursuant to state or federal law is taken and sold by the trustee to pay creditors. You agree to assume the risk that your property will be taken and sold by the bankruptcy trustee (at or less than what it is worth) if we can't protect it under applicable state law. You get a discharge, but the trustee can take property not listed and exempted on schedules B and C and sell it for whatever price will provide some benefit to creditors.
- 11. CHANGE IN LAWS. Laws & court cases change constantly. We can file your case today if you pay us in full (some attorneys give credit, we don't) pay the filing fee and sign your petition in our main office. ANY DELAY either in hiring us, or after, IS YOUR REPSONSIBILITY. ADVERSE RULINGS Judges that sit in adjoining courtrooms can rule differently on the same facts. We can predict but can't guarantee a judge will or will not rule against you. You accept the risk of a judge ruling against you, as in any lawsuit.
- 12. PAYMENTS TO CREDITORS YOU PREFERRED to pay more than \$600 in front of others, within 1 yr if a relative or insider, or within 90 days if another creditor, so don't pay off debts to keep credit cards or protect others. TRANSFERS OF PROPERTY within 4 years that made you unable to pay your debts at the time can be reversed by a Trustee and the transferee will have to give back the property you transferred.
- 13. SURRENDER OF PROPERTY Bankruptcy gets rid of debts, but real estate, condos and time shares remain in your name until a foreclosure sale or the lender accepts a deed in lieu of foreclosure. Turn condo keys over to condo association or remain liable for assessments after filing, and make sure you keep buildings & land insured and maintained and secured until it is taken back by lender or out of your name. If you let a house go vacant and pipes explode or someone gets killed in there you may be liable.
- 14. RIGHT TO RECEIVE inheritances, tax refunds, injury claims, compensation of any kind, insurance or realty commissions, are property of the bankruptcy estate and you will surrender these to the trustee unless they are claimed exempt on Schedule C, and no objection to your claim of exemption is upheld. Do not deduct extra money from taxes so you are entitled to a refund, change your W-9 if necessary.
- 15. JOINT ACCOUNT HOLDERS holders entire amount in the account could be taken by the trustee under Chapter 7.
- 16. MARRIED COUPLES GOING THROUGH DIVORCE: We have been advised to seek independent counsel for our bankruptcy. We understand that Peter Francis Geraci does not represent us with regard to any divorce matters and does not make any representations regarding what will happen in divorce court. We have decided to file a bankruptcy together dispite the fact that we are getting a divorce and our interests could be adverse. We have agreed to cooperate with each other in this joint bankruptcy.
- 17. AUTO LEASES & INSTALLMENT AGREEMENTS to purchase things, leases and almost all contracts will be void after bankruptcy. They are "executory contracts", and if they are of no benefit to the bankruptcy estate and not assumed within 60 days of filing, they are void. Debtors have been warned of this, and unless there is a novation under state law, or agreement not to use bankrptcy to void the contract, the debtors rights under the contract are extinguished. Debtor agrees to be responsible for obtaining such agreements or losing rights under such contracts. Debtor agrees that his or her attorney will not file motions to assume such contracts.

18. Setoffs if you have money in a credit union or creditor account, or other loans that cross-collateralized, any money or property may be taken for both loans.
The Undersigned have read the above & assume the risk that a debt is not discharged in bankruptcy, that our non-exempt property will be taken and sold by the
bankruptcy trustee if it can't be protected, that the trustee might object if I/we have excess income, or change in State_Federal or Bankruptcy laws before the car
is filed in Court ANDWE HAVE TO READ CHECK & MAKE SURE OUR PETITION IS ACCURATED.

Dated: 04/9/2017

Patricia Diane Dooley

X Date & Sign

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# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Patricia Diane Dooley / Debtor

Bankruptcy Docket #:

Judge:

#### **VERIFICATION OF CREDITOR MATRIX**

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

I DECLARE UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

Dated: <u>04 | /4</u> /2017

Patricia Diane Dooley

X Date & Sign

Record # 742317

<sup>\*</sup> Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property: Fine up to \$500,000 or up to 5 years imprisonment or both. 18 U.S.C. 152 and 3571.

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Part 4:

Sign Below

By signing here, I declare under penalty of perjury that the information on this statement and in any attachments is true and correct.

Patricia Diane Dooley

If you checked line 17a, do NOT fill out or file Form 122C-2.

If you checked 17b, fill out Form 122C-2 and file it with this form. On line 39 of that form, copy your current monthly income from line 14 above.

Form B 201A, Notice to Consumer Debtor(s)

In re Patricia Diane Dooley / Debtor

Page 2

found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

### <u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

#### Chapter 11: Reorganization (\$1,167 filling fee, \$550 administrative fee: Total fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

#### Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

#### 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The

Patricia Diane Dooley

X Date & Sign

Dated: \_\_\_\_\_/\_\_\_/201

Attorney: Lisa L. Hale-

Record # 742317